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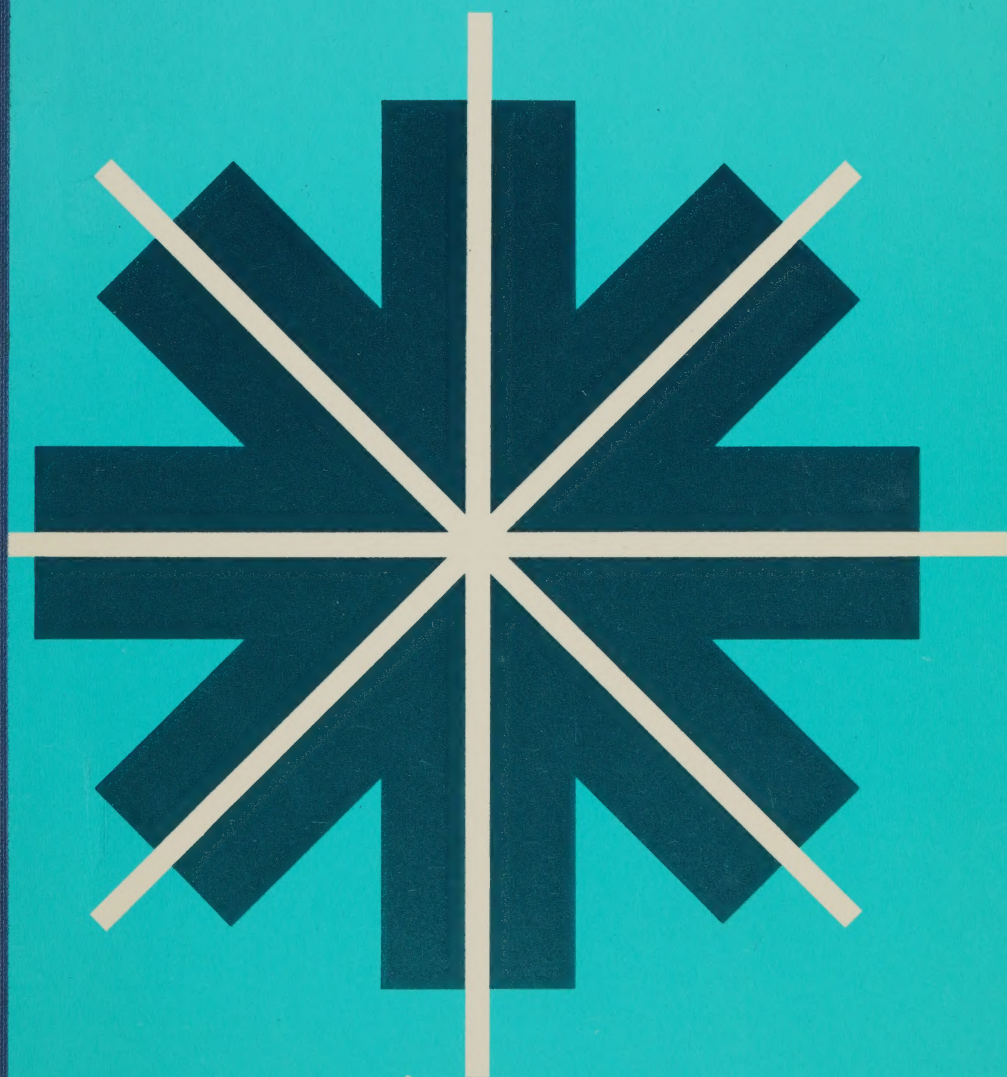






# Working and Living Conditions in Canada

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# **Working and Living Conditions in Canada**

Twelfth Edition, April 1963

Prepared by the

ECONOMICS AND RESEARCH BRANCH

DEPARTMENT OF LABOUR

in consultation with the

DEPARTMENT OF CITIZENSHIP AND IMMIGRATION

and issued on the authority of

HON. ALLAN J. MacEACHEN, Minister of Labour

GEORGE V. HAYTHORNE, Deputy Minister





# Contents

Introduction .....	7	Physiotherapists .....	28
POPULATION AND EMPLOYMENT		Scientists (Pure and Natural Sciences) .....	28
Population Distribution .....	9	Teachers .....	28
Employment Trends .....	10	Veterinarians .....	28
Distribution of the Labour Force .....	11	Persons in Business for Themselves .....	29
Unemployment in Canada .....	12	Financing a Business .....	29
Agriculture .....	14	WAGES, SALARIES AND EARNINGS	
FINDING A JOB		Earnings and Cost of Living .....	33
Employment .....	17	Earnings in Canada and Other Countries .....	33
National Employment Service .....	17	Minimum Wage Laws .....	35
Other Employment Facilities .....	17	Earnings in Canada's Major Industries .....	36
Employment Potential .....	17	Wage Rates for Selected Occupations .....	36
Qualifications .....	18	Salaries and Earnings of Professional Workers .....	36
Language .....	18	Tax and Other Deductions from Earnings .....	40
Experience .....	18	WORKING CONDITIONS	
Age and Sex .....	18	Hours of Work and Holiday Time .....	45
Canadian Citizenship .....	19	Other Employee Benefits .....	45
Personal Qualities .....	19	Occupational Safety .....	46
The Worker's Attitude .....	20	Labour Unions .....	49
Seniority .....	20	EDUCATION AND TRAINING	
The Skilled and Technical Worker .....	21	Canadian School System .....	53
Education and Training .....	21	School Attendance .....	53
Certification .....	21	Elementary Schools .....	54
Union Membership .....	22	Secondary Schools .....	54
The Professional Worker .....	22	Universities .....	54
Accountants .....	23	Technical and Vocational Training .....	55
Agrologists .....	24	Apprenticeship .....	57
Architects .....	24	Vocational Guidance .....	59
Dentists .....	24	LIVING STANDARDS	
Engineers .....	25	Spending Habits of Canadians .....	61
Foresters .....	26	Credit Buying .....	61
Lawyers .....	26		
Nurses .....	26		
Optometrists .....	26		
Pharmacists .....	27		
Physicians and Surgeons .....	27		

(continued on next page)

## CONTENTS (continued)

Housing .....	62
Automobiles .....	64
Entertainment and the Arts .....	64
Radio and Television .....	65
Sports .....	67
Rural Living Conditions .....	68

## SOCIAL WELFARE SERVICES

Unemployment Insurance .....	71
Workmen's Compensation .....	72
Family Allowances .....	72
Old Age Security .....	73
Old Age Assistance, Disabled Persons' Allowances and Blind Persons' Allowances .....	73

Mothers' Allowances .....	73
General Assistance .....	74
Hospital Care .....	74
Medical Care .....	75
Voluntary Health Insurance Schemes ..	76
Civilian Rehabilitation Services .....	76

## GOVERNMENT

The Constitution of Canada .....	79
The Queen .....	80
The Parliament of Canada .....	80
The House of Commons .....	80
The Opposition .....	81
The Senate .....	81
Provincial Government .....	81
Territorial Government .....	81
Local Government .....	81
The Judiciary .....	82

BIBLIOGRAPHY .....	83
--------------------	----



## Introduction

Not without justification has Canada been described as tomorrow's giant. It is a land of enormous natural resources and, ever since the turn of the century, it has so grown in stature that it now stands among the greatest trading nations of the world.

Settled by the French, English, Scottish and Irish, the Canadian has inherited the languages, laws, literature, and traditions of the mother countries in a bilingual culture—English and French. But many other nationalities enrich the industrial and cultural life of the nation.

A land of wide geographical and climatic contrasts, roughly corresponding to those of central and northern Europe, Canada is relatively small in population but large in heart and outlook.

Widespread national interest in educational needs and the use of manpower resources in new occupations created in the changing world of work, offer fresh possibilities to Canadians and newcomers who are alert to the challenges of twentieth century technology. For the prospective immigrant, Canada should be regarded not simply as a country with a bright future but as one that offers a high standard of living and just rewards for the investment of skill, adaptability, intelligence and self-reliance.





Montreal: The largest French-speaking city in Canada, the second largest French-speaking city in the world, and a major port on the great St. Lawrence Seaway.



# Population and Employment

*In the last fifty years Canada has experienced a tremendous growth in population and industry. At the turn of the century it was largely an agricultural country. Today it is the fifth trading nation in the world with enormous natural resources and a highly industrialized economy. Canada's density of population, however, still contrasts sharply with that of most European countries. Women comprise approximately one-quarter of the working force. Seasonal extremes of climate interfere with year-round employment in a number of industries, including agriculture which now employs more than 691,000 people.*

## POPULATION DISTRIBUTION

Since the turn of the century, Canada's population has more than tripled. At April 1963, it was 18,460,000 compared to 5,371,000 in 1901. Since 1951, the rate of population growth has been about 3 per cent annually, while that of France and Western Germany has been about 1 per cent.

Despite this rapid increase, the density of Canada's population (number of persons per square mile of area) remains very low. Canada is the second largest country in the world. It has an area of 3,851,809 square miles. However, it should be emphasized that a considerable part of her northland is very sparsely populated because the climate and terrain in that region make it inhospitable for general settlement under

TABLE 1—DENSITY OF POPULATION, SELECTED COUNTRIES  
(ESTIMATES OF MID-YEAR POPULATION)

COUNTRY	YEAR	POPULATION	AREA IN SQUARE KILOMETRES	DENSITY PER SQUARE KILOMETRE	DENSITY PER SQUARE MILE <sup>(1)</sup>
Canada . . . . .	1961	18,238,000	9,976,177	2	5
Denmark . . . . .	1959	4,581,000	43,042	106	275
France . . . . .	1960	45,542,000	551,208	83	215
Hungary . . . . .	1960	9,999,000	93,030	107	277
Italy . . . . .	1960	49,361,000	301,226	164	425
Netherlands . . . . .	1961	11,637,000	33,612	358	927
United Kingdom . . . . .	1960	52,539,000	244,022	215	557
Western Germany . . . . .	1960	53,373,000	247,954	215	557

(1) 1 square mile = 2.59 square kilometres.

present conditions. The 2,000-mile Great Lakes-St. Lawrence River system, which is open to world shipping, has had a strong continuous influence on the grouping and concentration of population in the regions along this immense waterway. Some comparisons of population, size and density are shown in Tables 1 and 2.

The population is most heavily concentrated in the areas along the southern part of Canada adjoining the United States border, from Halifax, Nova Scotia to Victoria, British Columbia. The Canadian-United States boundary is a little less than 4,000 miles in length. Nearly two-thirds of the Canadian population lives in the southern part of the provinces of Ontario and Quebec, where the two largest cities, Toronto and Montreal, are located.

In recent years, the most rapid population growth has been in the suburban areas on the perimeters of cities. Table 2 shows the metropolitan areas (city and suburban areas combined) that have grown the most rapidly during the ten years from 1951 to 1961. The proportion of the rural population has been steadily declining in recent years.

In 1961 the rural population in Canada represented less than one-third of the total

population. The number of people in northern Canada is small. The Yukon in 1961 had 14,628 inhabitants, the Northwest Territories 22,998.

The Canadian population includes a large proportion of young people. Of every 100 people in the country in 1961, 34 were under 15 years of age, 59 were of ages 15 to 64, and 7 were 65 years of age or over.

#### EMPLOYMENT TRENDS

Since 1901, the labour force in all major occupational groups, with the exception of those in agriculture, has increased to a remarkable degree, particularly in the four groups — service, manufacturing, clerical and construction. Clerical occupations have shown the greatest increase since the turn of the century; being almost ten times that of 1901.

The shift from an agricultural economy to a highly industrialized one is indicated by the changes that have occurred in agricultural and manufacturing employment. At the beginning of the century, more than twice as many people were employed in agricultural jobs as in manufacturing. By 1951, however, there were about 200,000 more factory workers than farm

TABLE 2—POPULATION INCREASES IN METROPOLITAN AREAS IN CANADA, 1951-1961

METROPOLITAN AREAS	PERCENTAGE	POPULATION
	INCREASE 1951-1961	1961
Edmonton, Alberta . . . . .	91.0	337,568
Calgary, Alberta . . . . .	96.0	279,062
Toronto, Ontario . . . . .	50.7	1,824,481
Halifax, Nova Scotia . . . . .	37.3	183,946
Hamilton, Ontario . . . . .	41.0	395,189
London, Ontario . . . . .	40.6	181,283
Ottawa, Ontario . . . . .	46.9	429,750
Vancouver, British Columbia . . . . .	40.6	790,165
Montreal, Quebec . . . . .	43.3	2,109,509
Victoria, British Columbia . . . . .	36.2	154,152
St. John's, Newfoundland . . . . .	32.4	90,838
Winnipeg, Manitoba . . . . .	33.4	475,989

Source: Census of Canada 1961



TABLE 3—EMPLOYMENT IN CANADA, BY INDUSTRY, 1955 AND 1962

*(Yearly averages of employed, in thousands)*

INDUSTRY	1955	1962
Fishing . . . . .	22	23
Forestry . . . . .	114	74
Mining and quarrying (including oil wells) . . . . .	110	81
Manufacturing . . . . .	1,378	1,567
Construction . . . . .	372	429
Transportation, storage and communication . . . . .	405	446
Public utilities . . . . .	62	82
Trade . . . . .	845	1,002
Finance, insurance and real estate . . . . .	178	248
Service . . . . .	1,074	1,615
Agriculture . . . . .	818	653
Total . . . . .	5,378	6,220

workers. As indicated in Table 3, this trend continued after 1951 and by 1962 the number of persons employed in the manufacturing industries was more than double those in agriculture. Manufacturing now employs over one and a half million people and is second only to the service industries in numbers employed.

Service industries, comprising schools, hospitals, government agencies, theatres, law firms, barber shops, laundries, hotels, restaurants and a variety of other establishments, experienced an employment growth of 50.4 per cent from 1955 to 1962 compared with 13.7 per cent in the manufacturing group. By 1962 an average of 1,615,000 people were employed in what has now become the largest industrial group in Canada.

By 1962, out of every 100 workers in the country, 25 each were employed in manufacturing, 26 in the service industries, 16 in retail and wholesale trade, 11 in agriculture and 7 each in the construction and transportation industries. The remaining five industries together employed 8 workers out of every hundred.

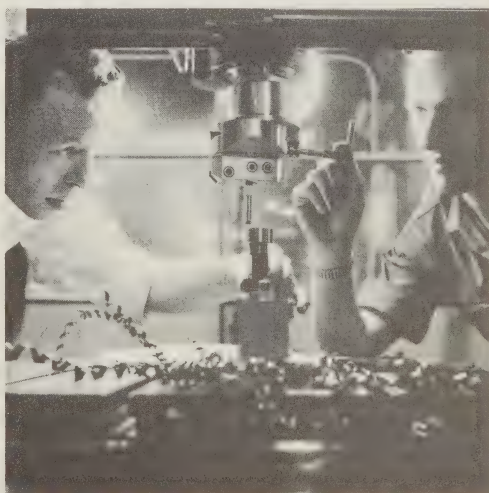
#### DISTRIBUTION OF THE LABOUR FORCE

The geographical distribution of the working population employed in 1962 is shown in Table 4.

Of those in the labour force in 1962, 37 per cent were working in Ontario, 28 per cent in Quebec, 17 per cent for the three Prairie provinces, and 9 per cent respectively in the Pacific and Atlantic regions.

Ontario had the largest proportion of women in its working population: 29 per cent compared with 27 per cent for the Prairie region, and 26 per cent each for Quebec and the Pacific region, and 25 per cent for the Atlantic region.

The Prairie provinces had by far the greatest number of farm workers in the



Skilled experience in high-precision machine shop practice is a most valuable asset.

country (45 per cent). Of the balance, 24 per cent were in Ontario, 20 per cent in Quebec, 7 per cent in the Atlantic provinces, and 4 per cent in the Pacific region.

The Prairie provinces possess one of the largest wheat-producing areas in the world. This accounts for their correspondingly large farm labour force. Twenty-six per cent of all persons in the labour force of the Prairie provinces in 1962 were farm workers. That is a much higher proportion than in any other region of Canada: 18 per cent in the Atlantic provinces were on farms, 7 per cent each in Quebec and Ontario, and 5 per cent in the Pacific region.

UNEMPLOYMENT IN CANADA

Most of Canada lies within the temperate zone of the northern hemisphere where summers are comparatively short and warm, and winters are long and cold. Excluding the regions of the far north, Canada is also situated in a zone of prevailing westerly winds. January is usually the coldest month, when all of the country east of the Canadian Rocky Mountains *show average temperatures below freezing point, i.e., 10 to 20 degrees Fahrenheit below freezing* in most of the more densely populated areas of southern and south eastern Canada. Weather conditions west of the Rocky Mountains tend to be very much milder, particularly in the extensively settled coastal areas around Vancouver, British Columbia. Rainfall is highest on the west coast. See Table 6.

People who may be considering emigration to Canada must therefore bear in mind the fact that many jobs in this country are

highly seasonal. Outdoor work is curtailed in winter according to the severity of regional weather. In a number of industries fewer jobs are available at certain seasons of the year. Weather conditions also affect the supply of raw materials in some industries, and the demand for finished products in others. The number of opportunities for employment is also dependent on the seasonal fluctuations in retail trade, which reaches its peak period at Christmas, and on the busy and slack seasons in the entertainment and tourist industries.

Table 5 shows some of the Canadian industries most affected by seasonal variations. In most industries, employment does not change abruptly from the busy season to the slack season. In an individual plant, however, the transition may be sudden, especially if the plant (a lumber mill, for example) shuts down completely for part of each year.

Many of the individual industries included in the manufacturing group are more seriously affected by seasonality than can be seen from the table. This is particularly true of the food processing industries.

In many industries that are severely affected by seasonal employment variations, it is frequently possible for workers to work overtime during the busy season, thus helping to offset the lower earnings of the slack season. Also, it may be seen from the table that some of the leading seasonal industries are complementary in their seasonal pattern; that is, their busy season may correspond with the slack season of another industry. As a result, some construction and some agricultural workers find employment in the logging industry

TABLE 4—DISTRIBUTION OF THE LABOUR FORCE IN CANADA BY REGION AND SEX, 1962

(Yearly averages in thousands)

	CANADA	ATLANTIC	QUEBEC	ONTARIO	PRAIRIE	PACIFIC
Agricultural . . . . .	668	47	135	161	296	28
Non-agricultural . . . . .	5,941	553	1,706	2,250	860	571
Total . . . . .	6,608	600	1,842	2,412	1,156	599
Males . . . . .	4,820	451	1,367	1,719	842	440
Females . . . . .	1,789	149	475	692	315	158



TABLE 5—SEASONALITY OF EMPLOYMENT IN CANADIAN INDUSTRIES, 1962

INDUSTRY	ANNUAL AVERAGE <sup>(1)</sup> NUMBER EMPLOYED	EMPLOYMENT (000) AND MONTH OF MAXIMUM		EMPLOYMENT (000) AND MONTH OF MINIMUM		SLACK SEASON
	1962 (000)	EMPLOYMENT		EMPLOYMENT		
Agriculture . . . . .	653	Aug.	797	Feb.	574	Nov.-April
Forestry . . . . .	74	Nov.	116	April	45	Feb.-Mar.
Fishing and trapping . . . . .	23	July	35	Jan.	8	Nov.-April
Mining and quarrying . . . . .	81	Dec.	86	May	76	Feb.-May
Manufacturing . . . . .	1,567	Aug.	1,629	Feb.	1,484	Dec.-April
Construction . . . . .	429	July	508	Feb.	317	Dec.-April
Transportation . . . . .	446	Aug.	471	Feb.	417	Nov.-April
Public utilities . . . . .	82	July	86	Mar.	74	Dec.-April
Trade . . . . .	1,002	Aug.	1,036	Feb.	961	Feb.-May
Finance, insurance . . . . .	248	June	246	Mar.	233	Sept.-Nov.
Service . . . . .	1,615	June	1,643	Aug.	1,607	Aug.-Nov.
Total . . . . .	6,217	July	6,569	Feb.	5,840	Dec.-April

(1) Figures do not add up because of rounding.

during the fall and winter months. However, most seasonal industries have their peak employment in the summer and trough in the winter.

Problems concerning the measurement of unemployment may arise in any country. In Canada they are intensified by climate and geography. The severity of the Canadian winter imposes pronounced seasonal patterns on a number of important industries as has been indicated earlier. One effect of the off-season is to cause unemployment, since some men and women, who are laid off from seasonal industries, remain in the labour market in the hope of finding other employment. At the same time, however, the off-season provides other people with an opportunity for withdrawal from work—an opportunity which is accepted as customary. For example, seasonal jobs, in such industries as the canning of fish, fruit and vegetables for example, are largely filled by housewives and students who do not want employment on a year-round basis and who wish to return to their former status when the busy season is over.

The seasonal problem is made somewhat more difficult by the uneven geographic distribution of Canadian resources and the regional specialization in certain industries.

These geographic factors mean that alternative employment may, in fact, be very scarce in some of the areas most affected by seasonal declines in production. In such areas seasonal unemployment is usually high, although the workers adjust themselves to these annual occurrences and, in many instances, seem to prefer this work pattern to moving elsewhere.

The government of Canada, in co-operation with provincial and municipal governments and industry, has for many years carried on a program of education, promotion and research in an attempt to cope with the seasonal problem. For the past five winters the government has given direct financial assistance to municipalities to stimulate winter employment. While it is difficult to measure the impact of this assistance, it is estimated that in its fifth year of operation the program created almost two months of employment for well over 100,000 workers on site. Many jobs were also created in industries which supply services and materials to the construction industry.

Unemployment insurance and other social measures related to the problem of unemployment are described on page 71.

Canadian farms are primarily family farms, operated by the owners with the help of their family and some employed labour. Only a small percentage of the farms are operated by tenants.

Agriculture is the largest primary industry in Canada and occupies an important place in the economy, even though expanding secondary and other industries have attracted workers from it in recent years. The proportion of persons employed in agriculture in Canada, in relation to all persons employed, decreased from 19.2 per cent in 1951, to 11.1 per cent in 1961. The proportion of persons employed in the agricultural labour force in 1951 and 1961 are shown on page 15.

The number of farms has also declined in recent years. In 1951 there were 623,000 farms in Canada, compared with only 575,015 in 1956—a reduction of nearly 8 per cent in five years. Existing farms, however, are larger than in earlier years. The

total farm acreage in Canada in 1956 was about 174 million acres (1 acre = 0.40468 hectare). The distribution of farm land by region is shown in Table 7.

The size of farms in Canada is related to the type of farming practised. The largest farms are in the prairie provinces of Manitoba, Saskatchewan and Alberta, where grain growing, which normally involves large acreages, predominates. Mixed farms combining feed grain cultivation and beef cattle raising, are also common in some parts of the prairies and, these too, utilize large acreages.

In the central provinces of Ontario and Quebec, farm acreages are usually smaller. There the raising of livestock including dairy cattle is most common. The southern part of Ontario is largely a fruit and vegetable growing area.

Livestock and mixed farming are most common in the Atlantic provinces although some areas specialize in fruit farming. Farms in these provinces are similar in size to those in Ontario and Quebec.

TABLE 6—LONG TERM TEMPERATURE AND PRECIPITATION DATA FOR  
SELECTED CITIES IN CANADA

	AVERAGE		AVERAGE ANNUAL HOURS OF SUNSHINE	AVERAGE ANNUAL PRECIPITATION			
	JAN.	JULY		RAINFALL	SNOWFALL		
	TEMPERATURE (DEGREES F.)			INCHES	DAYS	INCHES	DAYS
Charlottetown, Prince Edward Island	19	67	1,856	31.86	115	112.7	48
Halifax, Nova Scotia	24	65	1,835	47.85	126	64.1	38
Moncton, New Brunswick	16	66	1,877	30.13	109	108.4	38
Quebec, Quebec	12	68	1,714	32.39	109	123.7	73
Montreal, Quebec	15	70	1,803	31.72	118	100.8	62
Port Arthur/Fort William, Ontario	8	63	1,775	22.28	87	93.4	59
Kapuskasing, Ontario	— 1	63	1,646	18.41	83	95.8	91
Ottawa, Ontario	12	69	2,009	26.84	101	80.5	51
Toronto, Ontario	25	71	2,048	25.47	107	54.6	45
Churchill, Manitoba	—16	55	1,525	9.49	55	55.2	53
Winnipeg, Manitoba	1	68	2,124	14.78	66	49.4	57
Swift Current, Saskatchewan	10	67	2,297	10.87	59	40.2	59
Saskatoon, Saskatchewan	1	66	2,367	10.79	57	36.1	50
Regina, Saskatchewan	2	67	2,294	11.08	59	40.1	58
Calgary, Alberta	16	62	2,245	11.77	56	57.0	54
Edmonton, Alberta	8	63	2,173	12.34	66	52.9	57
Prince George, British Columbia	15	60	1,784	15.51	117	66.5	55
Prince Rupert, British Columbia	36	56	1,018	90.79	222	32.1	20
Vancouver, British Columbia	38	64	1,832	54.38	172	24.5	12
Victoria, British Columbia	39	60	2,207	25.17	146	10.1	7
Whitehorse, Yukon Territories	5	56	—	6.30	52	43.7	61



LABOUR FORCE SURVEY DATE	AGRICULTURAL LABOUR FORCE	TOTAL LABOUR FORCE	PERCENTAGE AGRICULTURAL LABOUR FORCE
1951	991,000	3,993,000	19.2
1961	673,000	4,378,000	11.1

Many kinds of farming are also carried on in British Columbia although the livestock farm predominates. Farms range in size from a few very large grain and beef cattle farms in the Peace River district in the northern part of the province, to the smaller dairy and poultry farms, and fruit and vegetable farms consisting of 10 to 50 acres located along the river valleys.

Like a number of other countries, Canada has federal legislation designed to give price stability to the marketing of farm products, and to provide protection for farm co-operatives and producer marketing boards.

*Farm workers are not eligible for unemployment insurance and are not covered by legislation governing hours of work.* Workmen's compensation is available to them in nine provinces; however, since it is optional for a farm employer to provide workmen's compensation for his workers, the employee should find out from the farmer whether or not this coverage has been arranged for.

The Canadian Farm Credit Corporation, whose headquarters are in Ottawa, provides (for those who meet requirements) long-term mortgage loans to farmers for the purpose of starting farms or improving the

ones they already own. Intermediate-term loans under the Farm Improvement Loans Act and short-term loans are also available from chartered banks for the purchase of livestock, machinery and other capital improvements to the farm.

Information about farming in Canada may be obtained by writing to the federal Department of Agriculture, Ottawa, or to the provincial departments of agriculture, who provide a wide range of bulletins, usually free of charge, on agricultural subjects.

Prospective emigrants may send inquiries to the Department of Citizenship and Immigration, Ottawa, or to regional or district offices of that Department located in all major centres throughout Canada. Settlement officers are able to advise immigrants regarding farming opportunities, types of farms and locations, the amount of capital required for successful establishment, and the sources of supplementary long- and short-term loans available for the purchase of additional land, machinery or livestock. In addition, Settlement Officers can arrange for farm settlers to obtain the necessary Canadian farm experience before investing their funds in a particular location or type of farm.

TABLE 7—FARMS IN CANADA, SHOWING TOTAL ACREAGE AND AVERAGE SIZE, BY REGION, 1956

PROVINCE	NUMBER OF FARMS	TOTAL ACREAGE	AVERAGE SIZE (ACRES)
Newfoundland . . . . .	2,387	71,814	30
Prince Edward Island . . . . .	9,432	1,065,463	113
Nova Scotia . . . . .	21,075	2,775,642	132
New Brunswick . . . . .	22,116	2,981,449	135
Quebec . . . . .	122,617	15,910,128	130
Ontario . . . . .	140,602	19,879,646	141
Manitoba . . . . .	49,201	17,931,817	365
Saskatchewan . . . . .	103,391	62,793,979	607
Alberta . . . . .	79,424	45,970,395	579
British Columbia . . . . .	24,748	4,538,881	183
Yukon and Northwest Territories . . . . .	22	4,477	—
Total . . . . .	575,015	173,923,691	302

Source: Census of Canada 1956, Bulletins: 2-1 to 2-11.

LETTRE NO. 4

**SERVICE NATIONAL DE PLACEMENT**

**Actualités**

le marché du travail

- \* faits
- \* statistique
- \* tendances
- \* commentaires d'intérêt général

AVRIL 1962

NATIONAL EMPLOYMENT SERVICE

**NES**

Geared to Canada's Employment Needs

**Executive and Professional Placement**



NO. 4

**National Employment Service**

**Newsletter**

the labour market

- \* facts
- \* figures
- \* trends
- \* views of general interest

APRIL 1962

**SNP**

SERVICE NATIONAL DE PLACEMENT

Repond aux besoins d'embauchage du Canada



Offices of the National Employment Service are located in over 200 principal towns and cities across Canada as a free public employment service for all residents of Canada.



# Finding a Job

*Government and certain private services are available to help the immigrant find a suitable job. Many occupations may call for somewhat different qualifications from those required in other countries. Those who wish to go into business for themselves should enquire about credit arrangements and licensing. Please refer to information at the end of this Chapter.*

## EMPLOYMENT

There are several different ways in which a person may find out about available jobs in Canada.

### *National Employment Service*

Open to everyone is the National Employment Service of the Unemployment Insurance Commission with more than 200 offices across the country. *This is a free public employment service maintained by the federal government for all residents of Canada.*

At these offices workers apply for jobs and employers look for employees. The offices of this country-wide employment service are in frequent contact with each other so that if workers cannot be found in one part of the country other employment offices will be advised of this fact. In this way, job seekers learn of opportunities in other parts of Canada as well as in their own district.

The National Employment Service also maintains offices in the United Kingdom to serve Canadian employers seeking workers in the United Kingdom, and United Kingdom residents interested in or seeking employment in Canada.

## OTHER EMPLOYMENT FACILITIES

In addition to the National Employment Service, newly arrived immigrants should get in touch with the nearest immigration officer for counselling. Immigration and settlement officers can offer advice and information to all immigrants, including those who wish to establish their own businesses or to settle on farms.

A number of private agencies, usually of a charitable nature, also assist immigrants in finding employment in Canada. Finally, immigrants in common with all other residents, may get in touch with employers on their own initiative or in answer to advertisements for vacant positions appearing in newspapers or other publications.

## EMPLOYMENT POTENTIAL

*Newcomers to Canada must expect to find conditions of employment different from those in their own country and should not be disappointed if they do not immediately obtain the kind of work in which they are most interested.* Canadians are accustomed to moving from their current job to a better one as they see opportunities develop. Many successful immigrants have started

in jobs that they knew were below their full capabilities, and have gradually succeeded in finding the kind of employment in which they could realize their full potential.

#### QUALIFICATIONS

In Canada as elsewhere, many jobs require special training and proof of competence. *The greatest needs are for professionally qualified persons and skilled tradesmen. Prospective immigrants with European qualifications as professionals or skilled workers should investigate Canadian requirements so as to form a clear idea of what will be needed to facilitate employment in Canada.* In addition, some general qualifications are important when a newcomer looks for a job in Canada, and these are discussed below.

##### *Language*

*Ability to speak English, or French if the newcomer settles in a French-speaking community, is essential in many occupations.* Use of one or both of the official languages is a very important qualification for those immigrants whose native language is neither English nor French. In hazardous occupations, of course, a knowledge of the appropriate language becomes vital, for the worker must be able to understand the safety instructions and the protective measures provided by the employer. Ability to speak English and French is also imperative in occupations where contact with the public is involved to any great extent. There are, of course, a number of occupations (i.e., stenography, reporting, writing, teaching) in which this requirement is a prime qualification.

Anyone contemplating emigration to Canada who does not know English or French would therefore *be well-advised to start learning one or both of these official languages of the country before leaving their present homeland.* Once they have arrived, immigrants who wish to continue their studies will find that language courses are available, usually at night school, in major communities across Canada either entirely free of charge or for a small fee. It should be noted that languages, other than Eng-

lish or French, are also practical assets in certain occupations in which translating and interpreting are important requirements. Of course, the potential demand in this field tends to be concentrated in large urban centres and is influenced by the kinds of industries and other businesses existing in one centre or another.

##### *Experience*

Previous work experience is an asset when it is related to the type of work which the immigrant is seeking in Canada.

General business knowledge, administrative experience and experience in dealing with different kinds of people are, of course, useful in almost any work. On the other hand, a knowledge of particular machine methods or specific industrial processes may not be as useful in Canada as in the immigrant's country of origin because of different methods and standards. An immigrant possessing outstanding manual skill may find that the operation which he was able to perform skilfully by hand in his former country is done entirely by machine in Canada. Nevertheless, familiarity with the skills of almost any of the traditional trades will be very useful.

##### *Age and Sex*

In Canada, as in a number of other industrialized countries, the older worker can be at a disadvantage when applying for a job in competition with younger applicants. *For recent immigrants, who may already be at a disadvantage when competing with Canadian citizens because of their lack of knowledge of the language or of Canadian customs, the factor of age could be a deciding one.*

There are many reasons, some based on prejudice, why the older worker sometimes has more difficulty in finding employment than the younger. For one thing, young people are generally preferred to older people because they can be hired at a lower initial salary and then trained to suit the wishes and plans of the employer. In addition, young persons are considered to be more versatile and quicker in their work than older persons. On the other hand,



*there is increasing recognition of the fact that the older worker has many qualities to offer such as skill, dependability and maturity of judgment* and that there is no relationship between age and whether or not a person is a good employment risk. In recent years the federal Department of Labour and the National Employment Service have done much to convince employers of the advantages in hiring older workers.

Theoretically, all occupations are open to workers of both sexes. In practice, however, women are more likely to find employment in the occupations traditionally performed by women in Canada, i.e., clerical (including stenographic) operations, service and sales occupations, teaching and nursing. In the manufacturing industries, textiles and clothing establishments and manufacturers of electrical supplies are the largest employers of women. Some of the jobs commonly considered "women's jobs" are also among the lower-paid occupations in the country.

Although some difficulties still exist regarding the employment of women in occupations not considered to be women's

jobs, well-trained women are making headway even in predominantly male occupations. Since the Second World War, employers have been much less reluctant to employ married women and large numbers of them are now working in many occupations.

### *Canadian Citizenship*

There are a number of positions in Canada for which one of the conditions of employment is that the applicant must be either a Canadian citizen or a British subject. These are largely jobs in the public service. Only in rare instances do private employers—and they employ by far the greatest number of workers in the country—require Canadian citizenship as a condition of employment.

### *Personal Qualities*

In addition to any other qualification, employers in Canada, as elsewhere, require certain basic personal qualities of a candidate for a job. These qualities and their

A pulp and paper mill. Paper represents a large part of Canada's Gross Annual Product.





Toronto: Situated on the northern coastline of Lake Ontario. The largest English-speaking city in Canada and the nerve centre of the greatest industrial concentration in the nation.

relative importance vary with the type of job. It is important for the immigrant to recognize that as far as general qualities such as mental alertness, good judgement, and dependability are concerned, he will be competing with Canadian citizens who are more familiar with working conditions in Canada. In cases where other qualifications are equal, therefore, whether or not an employer selects an immigrant over a Canadian citizen will depend on the degree of the personal qualities that he is convinced the immigrant possesses. Furthermore, the immigrant's success in the job and rate of promotion will depend on his job performance.

#### *The Worker's Attitude*

The immigrant at the beginning may have to undertake work which is unfamiliar to him. Whether he is happy or unhappy in

his work will be largely determined by his attitude towards his job. *As a general rule immigrants should not expect to begin at the top in their line of work and, above all, they should not expect to make a fortune overnight.* Even men of outstanding ability may have to wait a while before their ability is recognized and rewarded. The best advice to immigrants in this connection is: *Do not expect too much of your new job at the beginning. Take any kind of work, if necessary, and work hard at it. At the same time watch for openings in which your ability or knowledge would be better utilized and be ready to take advantage of them.*

#### *Seniority*

Collective agreements between labour unions and employers in Canada usually contain provisions relating to seniority rights, except in industries which experience



major seasonal fluctuations in employment such as construction and logging. These provisions, as a general rule, recognize the worker's length of service with the employer in the case of such matters as layoffs, rehiring following layoffs, promotions, and choice of vacations.

Newly employed workers, whether immigrants or Canadian citizens, should acquaint themselves with their employer's seniority policy. In cases where seniority is recognized as a major factor in determining which workers will be laid off, or rehired or promoted, the newly-arrived immigrant should realize that they are at a considerable disadvantage when compared with workers who have been in the employ of the firm for many years.

#### THE SKILLED AND TECHNICAL WORKER

Non-professional workers make up the largest proportion of the labour force in Canada—about 90 per cent. Most are wage or salary earners; the rest are in business for themselves (see page 29).

Extensive construction of provincial highways such as this provides new outlets for heavy cross-country transport and speeds travel of commuters between home and work.

#### *Education and Training*

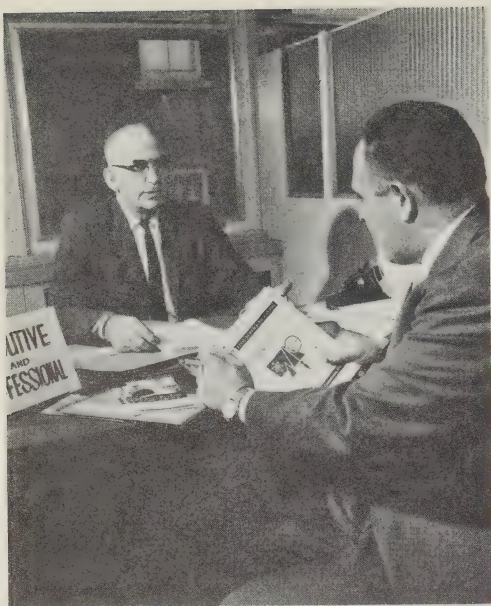
A good education is to the advantage of the applicant in most occupations. Even if at the beginning the worker finds that his education does not profit him directly, he will later discover that it is helping him to get ahead more quickly. *Authorized* copies and/or translations of school and other certificates *may* be very useful to the immigrant when he arrives in Canada.

Because of the outstanding developments in technology and mechanization in Canada during recent years, the immigrant will find that a good background of technical knowledge obtained through experience or formal technical training is of great value. Immigrants will be well advised to bring with them evidence of training received and of courses completed.

#### *Certification*

In a number of skilled trades in Canada persons are required to obtain a certificate of competence *before* being permitted to





The National Employment Service assists in placement of executives and professionals.

practice the trade. Usually these are trades that involve a period of apprenticeship training (see Table 16, page 56). Certification may be required by the province in which the person plans to work, or by the municipality, or by both. A person planning to emigrate to Canada, with the aim of working in a skilled trade, should enquire from a Canadian immigration official if certification for his trade is needed in the community in which he intends to settle, whether or not an age limit is applicable, and to what extent his training and experience in this trade will be of use to him in Canada.

### *Union Membership*

In a large section of Canadian industry, membership in trade unions is voluntary. In some industries, a "union shop" agreement is in force, requiring a worker to join the certified union when he is hired. In a much smaller group of industries, the "closed shop" type of agreement may be in force, and a worker must be a qualified member of his trade union in order to find employment in the field of his occupational skill.

Some craft unions require evidence of an applicant's competence before admitting him to membership. Evidence of having qualified under the provincial regulations for licensing or for competence certificates will, as a rule, be sufficient, although some unions establish competence tests of their own. A new union member must generally pay an initiation fee and thereafter the regular monthly dues. These vary from one union to another and even from one local to another of the same union. The initiation fee may range from \$1.00 to \$25.00 but is usually \$5.00; some, however, may be considerably higher. Membership dues are normally \$1.00 to \$4.00 a month but may again be higher.

Some collective agreements contain clauses providing that union dues will be automatically deducted from the member's pay cheque. For further information regarding union organization, see page 49.

### THE PROFESSIONAL WORKER

About 10 per cent of Canada's labour force is composed of professional workers, the term "professional" usually meaning occupations requiring university training or specialized training above the secondary school level, and considerable work experience.

Many professions in Canada have professional associations and it is necessary for persons practising in those professions to belong to an appropriate provincial association. Usually, the associations are autonomous provincial organizations with provincial jurisdiction. Such associations usually group together in the form of a national body which does not, however, exercise any authority in provincial matters. In all provinces, the licensing of professional persons for work in the province is controlled by the respective professional associations. A person wishing to practise a given profession, therefore, must apply for a licence from the professional association in the province in which he may wish to practise. However, this is not necessary for all professions. In the individual occupations discussed below, it will be indicated in each case if a licence from a professional organization is required.



To qualify for a licence, the applicant may be required to pass an examination or give other proof of competence to practise his profession. Successful candidates are registered by the respective professional associations and given a licence to practise their profession.

Professional persons coming to Canada from other countries may not be able to obtain positions in their specializations immediately. It will, of course, be an advantage if they have a good knowledge of English, or of French if they expect to work in French-speaking communities. They will also be well advised to become acquainted as soon as possible with local customs, business methods, economic conditions, and laws and regulations.

Newcomers to Canada with professional training can often be employed immediately if jobs are available and a fully qualified Canadian professional takes responsibility for their work. They usually cannot work on their own account before meeting the requirements of the professional association concerned which may necessitate additional formal training, a term of work experience,

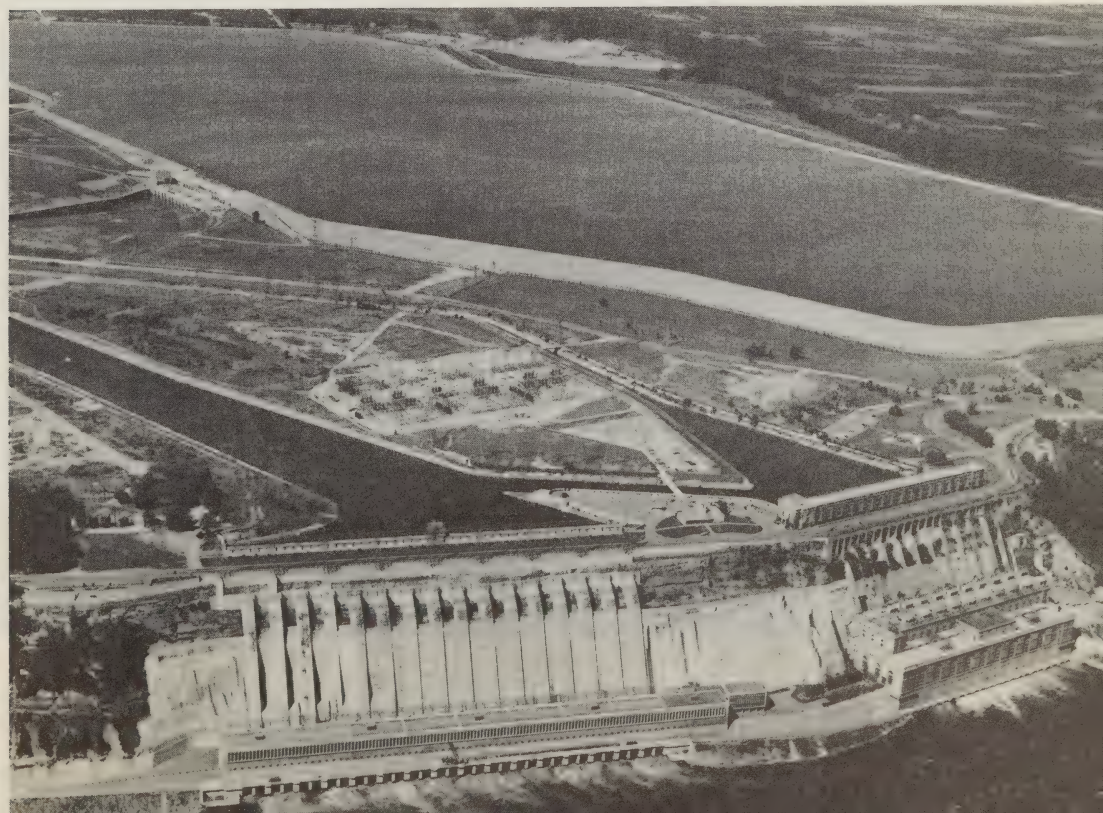
and examinations. Doctors, dentists, and lawyers, on the other hand, cannot take positions in their respective fields until they have fulfilled certain requirements. These include additional formal training, a term of work experience, and examinations. Doctors may, however, work as assistants and internes; and lawyers, as clerks in law offices.

The requirements to be fulfilled for the practice of a number of selected professions are outlined below. Pamphlets setting out the requirements of a number of professional occupations may be obtained from the Department of Citizenship and Immigration, and from the National Employment Service.

#### *Accountants*

With the exception of the provinces of Nova Scotia, Prince Edward Island, Quebec, and Ontario, the right to practice in Canada as public accountants is not restricted. In each of the named provinces certain qualifications have to be met and authority to practise therein obtained from

Typical of Canada's enormous hydro resources. An aerial view of the Sir Adam Beck-Niagara Generating Stations, near Queenston, Ontario: Capacity 1,810,000 kilowatts.





a controlling or licensing body. The principal professional organizations of accountants are the Chartered Accountants and the Certified Public Accountants. Further information may be obtained from The Canadian Institute of Chartered Accountants, 69 Bloor Street East, Toronto 5, Ontario, and the Canadian Institute of Certified Public Accountants, 228 Bloor Street West, Toronto 5, Ontario.

*Bookkeepers are not classified as professionals and do not require certification. They can take jobs immediately if openings are available and their qualifications meet the requirements of the individual employers.*

### *Agrologists*

A university degree in agriculture is needed to practise agrology in Canada. In addition, six of Canada's ten provinces require membership in the provincial agriculturists' association. New Canadians are considered for membership on an individual basis, according to their qualifications. Information may be obtained from the Agricultural Institute of Canada, 176 Gloucester Street, Ottawa, Ontario.

### *Architects*

The practice of architecture in Canada is controlled by provincial regulations in all provinces. Under these rules, all architects must be certified before beginning practice on their own account. Newcomers to Canada requiring further details are advised to get in touch with the architects' association of the province in which they wish to practise or with the Royal Architectural Institute of Canada, 88 Metcalfe Street, Ottawa, Ontario.

### *Dentists*

In general, immigrants who are graduates from European dental schools and who wish to practise in Canada are required to attend an approved dental school in Canada for periods which vary from province to province, and to graduate from that school. In some provinces the applicant must be a Canadian citizen, or have resided in Canada for a specified period of time. In addition to the above requirements, all applicants before they can obtain a licence must pass the examination set by the

The dairy barns of this farm are characteristic of those that may be seen in the extensive farmlands of southern regions of the province of Saskatchewan.





National Dental Examining Board or by the dental board of the province in which they plan to practise. British dentists with a B.D.S. degree are recognized in six provinces without attendance at a Canadian dentist's school.

### *Engineers*

In Canada an 'engineer' is a graduate in engineering from a recognized university, or a member of a professional engineering association. No one may legally call himself a 'professional engineer' or use any title or designation which implies that he is a 'professional engineer' unless he is registered with the Professional Engineering Association in his province. Requirements for registration vary somewhat from province to province but generally include graduation in engineering from a recognized university or the equivalent, two years of appropriate experience after graduation, residence in the province in which application for registration is made and a certificate of good character.

The Provincial Associations recognize a substantial number of engineering degrees

from universities in all parts of the world. Those who do not hold such a degree are required to pass written examinations before being granted registration. Definite rulings on individual cases are obtainable only after the applicants have become residents of Canada, although a prospective immigrant may be informed prior to his arrival in Canada whether or not his qualifications are recognized at the time of his enquiry.

Detailed information may be obtained from the Canadian Council of Professional Engineers, 77 Metcalfe Street, Ottawa, or from the Provincial Associations of Professional Engineers.

Enquiries about engineering prospects in Canada may also be directed to the Engineering Institute of Canada, 2050 Mansfield Street, Montreal, Quebec, or to one of its Branches located in principal cities and towns across the country. The Engineering Institute includes among its functions the publication of technical information and the promotion of research in the field of engineering.

Engineers coming to Canada from other countries will probably be able to obtain employment within a reasonable time,

Oil and wheat: a "double crop". An aerial picture of a new oilfield being brought into production near Edmonton, Alberta. A flare pot is being burned off.



particularly if they are recent graduates in engineering. When jobs are available, they can be employed immediately in a variety of engineering tasks if a properly licensed engineer takes responsibility for the work done. Generally speaking, newcomers would be well advised to take employment with a firm or an individual employer for a period of time rather than seek to become self-employed immediately.

### *Foresters*

To obtain a forester's position in Canada usually requires a bachelor's degree in forestry or a related science. In the case of research work, some positions require post-graduate degrees at the master's or doctor's level, or equivalent related experience.

Generally speaking, membership in a professional association is not a prerequisite for the practice of forestry in Canada. However, four provinces (New Brunswick, Quebec, Ontario and British Columbia) have legislation covering professional foresters. In all four provinces, foresters who are not members of the professional organization may obtain employment in forestry but may not be eligible to hold certain top level positions. To obtain more specific details about the regulations in these four provinces the applicant should, before immigrating to Canada, communicate with the Canadian Institute of Forestry, MacDonald College P.O., MacDonald College, P.Q.

### *Lawyers*

Admission to the Bar in Canada is governed by the law society of each province, which requires the newcomer to pass Canadian law examinations. Most law societies also require that a candidate be a Canadian citizen or a British subject.

Because of similarities in legal practice in Canada and the United Kingdom, British lawyers usually have no difficulty in passing the Canadian law examination. European lawyers, however, are required to undertake additional legal training in order to qualify in Canada.

Additional information concerning the

practice of law in Canada may be obtained from the Secretary-Treasurer of the Canadian Bar Association, Mr. Ronald C. Merriam, Q.C., Royal Bank of Canada Building, Ottawa, Ontario.

### *Nurses*

General hospitals in Canada usually employ only nurses who are registered with the provincial registered nurses' associations. In the provinces of Quebec, Prince Edward Island, Newfoundland and Manitoba, a person is not permitted to practise without being registered and without having obtained a licence from the province. In the other provinces of Canada, a person (male or female) may practise as a nurse but not as a registered nurse, unless holding the qualifications required for registration. It is customary for nurses to work towards registrations at a slightly lesser rate of salary until they qualify.

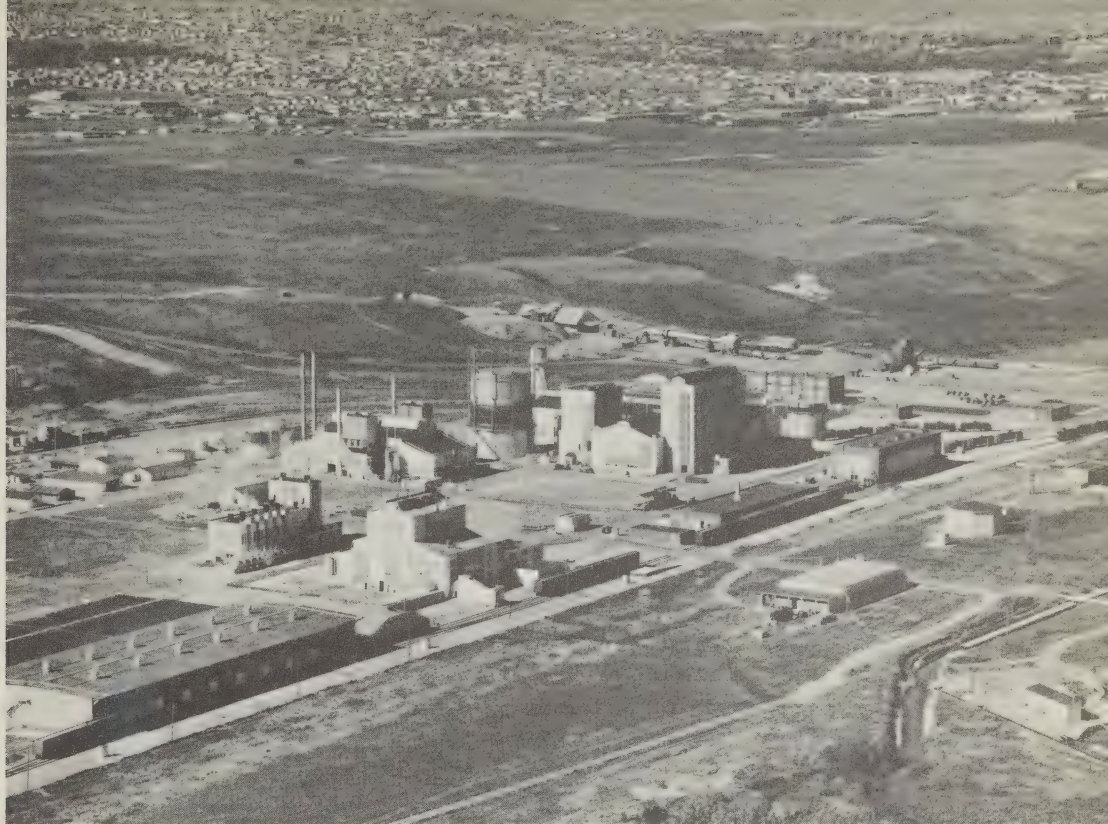
A nurse planning emigration to Canada should, therefore, first find out whether or not she is eligible to qualify for registration in the province in which she intends to practise. For nurses from the United Kingdom, the qualifications required usually include current state registration and the possession of Part 1 of the General Midwifery Board Certificate. Among the requirements for nurses from other countries are graduation from a recognized school of nursing after sound training in general nursing, including an accepted course in midwifery or obstetrics; current registration with an established nurses' association, if one exists in the country in which the nurse received her training; and a working knowledge of English or French.

Additional information may be obtained from the Canadian Nurses' Association, 74 Stanley Street, Ottawa, Ontario.

### *Optometrists*

To practise optometry in Canada it is necessary to obtain a licence by applying to a provincial association of optometrists. For newcomers the requirements include proof of training comparable to that of





Calgary, Alberta. A small part of expanding suburban and business areas. In the foreground are ammonia, ammonium nitrate and urea plants based on very large natural gas resources.

graduate optometrists in Canada. Further information may be obtained from the Canadian Association of Optometrists, Suite 818, 159 Bay Street, Toronto, Ontario.

The provinces of Quebec and British Columbia have special, somewhat more difficult, requirements. A newcomer planning to practise in these provinces should make enquiries from the association of optometrists of the province concerned, or from the Canada Association mentioned above.

#### *Pharmacists*

A pharmacist coming to Canada will have to meet the academic and practical training requirements of, and pass the examinations approved by, the Pharmaceutical Council of the province in which he expects to obtain a licence to practise. Enquiries may be addressed to the Canadian Pharmaceutical Association, Inc., Suite 308, 221 Victoria Street, Toronto 2, Ontario, or to

the Pharmaceutical Council of the province concerned. Pharmacists may work under supervision before being registered. A period of residence is required before one can be registered, e.g. Ontario, six months.

#### *Physicians and Surgeons*

The registration of medical practitioners is a provincial rather than a national responsibility and every province has a medical council authorized to decide upon the suitability of candidates for such registration. Some of the councils have power to accept without examination certain classes of candidates qualified in Great Britain, but otherwise examinations are usually imposed. The provincial medical councils may hold the examinations themselves, but for the most part they employ the Medical Council of Canada, 77 Metcalfe Street, Ottawa, Ontario, to do so. Exams are held twice a year, in the spring and autumn.

In order to obtain the "enabling certificate" offering admission to the examinations of the Medical Council of Canada, the candidate must fulfil the requirements of the provincial medical council, which in some cases may include further study, or hospital service, or examination in the basic medical subjects such as anatomy, physiology, biochemistry, pathology, bacteriology, and pharmacology. The examinations may be taken in either English or French. The Council qualification renders the holder eligible for registration by the provincial medical council which furnished his enabling certificate although not necessarily by the others, unless he meets their own standards of suitability. The Province of Quebec requires Canadian citizenship before granting registration.

### *Physiotherapists*

Immigrant physiotherapists wishing to practise in Canada should contact the Canadian Physiotherapy Association, 64 Avenue Road, Toronto 5, Ontario, for full details regarding registration, licensing and employment possibilities. This should be done before coming to Canada. Immigrant physiotherapists may be required to take registration examinations.

### *Scientists (Pure and Natural Sciences)*

Professional persons who have specialized in sciences which make up the pure and natural science group (such as chemistry, physics, mathematics, or biology) do not usually have to obtain special licences or join professional organizations before practising. Applicants, whether newcomers to Canada or Canadian citizens, are hired, when jobs are available, on the basis of their academic qualifications, work experience, demonstrated ability and other personal characteristics.

### *Teachers*

Qualifications required for teaching in Canada vary from one province to another. Teachers trained outside Canada must,

therefore, refer their qualifications to the Registrar of the Department of Education of the province in which they seek employment. The provincial Registrar is also in a position to provide information on opportunities for employment within his province, although the actual hiring of teachers is done by local school boards in cities, towns or municipalities. The job vacancies are usually advertised in the local newspapers during the spring, and enquiries regarding jobs should be made at that time. Once the teaching jobs are filled for the fall season a teacher may have to wait another year before securing employment, although a few openings are usually advertised in November and December for appointment January 1.

To teach in elementary schools a teacher is usually required to have had junior or senior matriculation (depending on the province), and, in addition, a year at a recognized teachers' training school or college. A teaching certificate or letter of standing is issued by the provincial Department of Education upon proof of adequate qualifications.

Requirements for teaching in a secondary school usually include university graduation with a bachelor of education degree or a degree in some other specialization and at least one additional year at a teachers' college.

Teachers at the university or college level are not normally required to have a teacher's certificate. They are directly hired by the university or college on the basis of their ability, education, and experience. Fluent knowledge of English, or French if the teacher wishes to work in French-language universities, is of course essential.

Additional information regarding the teaching profession may be obtained by writing to the Canadian Teachers' Federation, 44 MacLaren Street, Ottawa, Ontario.

### *Veterinarians*

Veterinarians must be graduates in veterinary science from an accredited university, and must become members of the veterinary association of the province in which



they wish to practise. This, however, is only one of the conditions regulating admission to practise. Other conditions vary somewhat from province to province.

Enquiries may be addressed to the secretaries of the various provincial veterinarians' associations or to the Canadian Veterinary Medical Association, P.O. Box 416, Ottawa 2, Ontario.

#### PERSONS IN BUSINESS FOR THEMSELVES

A large number of people in Canada are in business for themselves, their occupations varying widely and their enterprises ranging from the one-man business to the large corporation.

Many of them are professional people, skilled tradesmen and others who provide services, e.g., business consultants, financial advisors, real estate salesmen, painters, stonemasons, electricians, plumbers, barbers. Farm operators nearly always own their own farm in Canada and many retail stores and small manufacturing establishments are owned and operated by individuals.

Persons in foreign countries, interested in migrating to Canada to establish a small business enterprise should contact the nearest office of the Canadian Government Immigration Service or the Canadian Government Trade Commissioner, or direct their enquiry to the Department of Citizenship and Immigration, Immigration Branch, Ottawa. The Immigration Branch maintains experienced officers whose functions are to advise newcomers to Canada who wish to set up their own enterprises. In Canada, information regarding the setting up of a business may be obtained from the municipal clerk of the city or town in which the prospective businessman wishes to establish himself, or from the Department of Citizenship and Immigration, the Department of Trade and Commerce, the provincial government industrial development departments, the chartered banks, or the local boards of trade. In some localities, a licence is required before a new business can be established. The city clerk and the local immigration office can usually provide the necessary information regarding licen-

ces. The local office of the National Employment Service will provide information on licences for unemployment insurance.

Representatives of the federal Department of Trade and Commerce abroad and in Ottawa provide a wide range of information and services to prospective, as well as established, businessmen.

The Small Business Branch of the Department of Trade and Commerce provides a contact point between the Government and small business, and advises the Government on measures necessary to meet the needs of small business. The Branch handles enquiries and issues publications regarding general government activities and all aspects of business operation, including government purchasing and sources of capital. Many enquiries are handled by introducing the enquirer to the appropriate government department, or advising him which federal, provincial, municipal, or private body can be of assistance.

The Industrial Promotion Branch of the Department of Trade and Commerce co-ordinates Federal Government activities in the industrial development field and assists companies interested in establishing new plants, in expanding existing facilities, or securing new products to diversify their production.

Various trade and industrial associations, such as the Canadian Manufacturer's Association, will provide information on request. Lists of these associations and their addresses, as well as the addresses of government departments, may be found in the Canadian Almanac, available at Canadian immigration offices, Canadian embassies or Canadian consulates.

#### *Financing a Business*

Borrowing for business purposes is well organized in Canada and businessmen may obtain funds from several sources, according to the purposes for which they intend to use them.

The Federal Government encourages the provision of financial assistance for small businesses through two programmes: the





Small Businesses Loans Act and the Industrial Development Bank.

The Small Businesses Loans Act permits chartered banks, under government guarantee, to make medium-term loans up to \$25,000 which are to be used for the improvement, modernization, extension or, if necessary, relocation of the premises or equipment of established businesses. Businessmen may apply for a loan under the Act at any chartered bank and the final decision on extending such a loan rests with the bank. If one does not qualify for a loan under the Small Businesses Loans Act he should contact the Industrial Development Bank.

Loans from the Industrial Development Bank are available to help with medium-term financing for the expansion or reorganization of existing premises and the launching of new business, particularly where funds are unavailable from other sources on reasonable terms and conditions.

There are many other sources which share in the financing of individual enterprises. A number of the provincial governments have established funds to promote the development of various types of

enterprises. Some municipal organizations have financial resources for such purposes, and finally, there are a number of private individuals with funds available for investment.

Everyday working capital for wages and materials is usually secured from the chartered banks on a shorter-term basis, usually one year or less.

The chartered banks of Canada are the primary source of short-term loans, their loans usually being for less than a year. They provide a safe and convenient service for depositors and borrowers. Branch banks are located throughout the country, one branch for every 3,400 Canadians, providing a greater service to the public than may be found in any other nation. Rates of interest change from time to time but bank rates are currently about  $5\frac{1}{2}\%$ , varying according to the type of security offered.

In addition to the chartered banks there are other types of savings banks in Canada: trust and loan companies, the government Post Office Savings Bank, provincial savings banks and credit unions. Credit unions and finance companies usually handle more personal loans than business loans.

A lakeside view from the Trans-Canada Highway near the head of South Thompson River, British Columbia.



A section of a self-service supermarket, showing check-out counters designed to cope with peak-hour shopping. The largest supermarkets can deal with thousands of customers per day.



# Wages, Salaries and Earnings

*Wages and salaries are relatively high in Canada. Even when the cost of living is taken into account, earnings provide a higher standard of living than is generally the case in many other countries. Average weekly earnings vary in different regions of the country. Income tax for wage and salary earnings is usually deducted from the pay cheque.*

## EARNINGS AND THE COST OF LIVING

The cost of living in Canada, as measured by the consumer price index, has risen fairly steadily since the end of the Second World War. At the same time, however, earnings of Canadians have risen, and at a faster rate.

For example, the Consumer Price Index for February 1963 was 132.1, while in November 1956 it was 120.3. This represents the percentage increase in cost of goods based on 1949 prices equalling 100. On the other hand, the index of average weekly wages and salaries for February 1963 was 190.6 as compared with 153.9 in 1956.

Higher earnings in Canada during the past few years have meant an improved standard of living; Canadians are able to purchase more goods with their earnings. This is reflected in considerable increases in the sales of consumer goods of all kinds.

## EARNINGS IN CANADA AND OTHER COUNTRIES

The wages and salaries of Canadian workers are high when compared with those received in most other countries. For ex-

ample, in February 1963, average weekly wages and salaries of workers in nine leading non-farm industries in Canada were 82.77. At the rates of exchange then prevailing, this would amount to approximately £27/9/0 in the United Kingdom, 377 new francs in France, 308 DM in Germany, and 276 florins in the Netherlands.

These comparisons can be quite misleading, however, because the prices of consumer goods and services in Canada are considerably different from those of other countries. Table 8 lists a few selected consumer goods and services, with their Canadian price. The prospective immigrant to Canada should compare these prices with those for the same goods and services in the country or locality where he now lives, so as to form some impression of the relative levels of the cost of living. In September 1962, the value of the Canadian dollar in different currencies was:

United Kingdom . . . . .	6s/8d
France . . . . .	4.55 francs
Germany . . . . .	3.72 DM
Netherlands . . . . .	3.34 florins
Denmark . . . . .	6.45 krone
Sweden . . . . .	4.78 krona

TABLE 8—AVERAGE RETAIL PRICE AND SOME PRICE RANGES FOR  
SELECTED CONSUMER GOODS AND SERVICES IN CANADA,  
DECEMBER 1962

ITEM	CANADIAN \$. ¢	PRICE RANGE \$. ¢
<b>CLOTHING</b>		
Men's wear		
Oxfords, Goodyear welt, calf upper, leather outsole . . .	17.00	14.50 - 20.50
Oxfords, Goodyear welt, composition outsole . . . . .	11.00	8.50 - 13.50
Overcoat, all-wool, some hand tailoring . . . . .	74.50	51.50 - 92.00
Slacks, Dress, all-wool . . . . .	18.00	15.50 - 26.00
Slacks, Dress, rayon . . . . .	9.00	6.00 - 13.50
Socks, Anklet, nylon . . . . .	1.25	.79 - 1.59
Suit, all-wool, worsted . . . . .	64.00	
Women's wear		
Hose, nylon, circular knit, 400 needles, 15 denier, manufacturers brand, nationally advertised . . . . .	1.50	.99 - 1.70
Hose, same type as above except not nationally adver- tised or store brand . . . . .	1.05	.74 - 1.37
Street Dress, 1 piece, cotton . . . . .	11.50	
Street Dress, 1 piece, rayon or rayon blends . . . . .	21.50	20.00 - 30.00
Street Dress, 1 piece, rayon or rayon blends . . . . .	13.50	11.00 - 17.00
Street Shoes, pumps, calf, kip or kid, leather outsole .	11.00	7.00 - 14.50
Street Shoes, slip-lasted (California), casual, closed type, wedge heels . . . . .	6.00	4.00 - 10.50
Winter Coat, all-wool, 16 to 18 ounces per yard, good workmanship, some hand detail . . . . .	64.00	41.00 - 82.50
Winter Coat, all-wool, 16 to 20 ounces per yard, fair workmanship, all machine sewn . . . . .	40.25	28.75 - 56.50
<b>FOOD</b>		
Cereal products		
Bread, plain, white, wrapped, sliced, pound . . . . .	.17	Small
Flour, white, all purpose, pound . . . . .	.10	"
Dairy products		
Butter, creamery, first grade, pound . . . . .	.59	"
Cheese, plain, processed, half pound . . . . .	.38	"
Milk, fresh, quart . . . . .	.24	"
Fats		
Margarine, pound . . . . .	.29	"
Shortening, pound . . . . .	.35	"
Meats		
Bacon, side, fancy, sliced, rind off, half pound . . . . .	.51	"
Beef, round steak, pound . . . . .	1.02	"
Beef, hamburger, pound . . . . .	.52	"
Sausage, pure pork, pound . . . . .	.61	"
Vegetables		
Cabbage, pound . . . . .	.08	"
Carrots, pound . . . . .	.12	"
Potatoes, No. 1, table, 10 pounds . . . . .	.45	"
Soup, vegetable, 10 ounces . . . . .	.15	"
Tomatoes, canned, choice, 28 ounces . . . . .	.27	"
Miscellaneous groceries		
Coffee, medium quality, package, half pound . . . . .	.75	"
Eggs, fresh, grade A large, dozen . . . . .	.57	"
Sugar, granulated, pound . . . . .	.10	"
Tea, black, package, half pound . . . . .	.62	"



TABLE 8 AVERAGE RETAIL PRICE AND SOME PRICE RANGES FOR  
SELECTED CONSUMER GOODS AND SERVICES IN CANADA,  
DECEMBER 1962

ITEM	CANADIAN \$. ¢	PRICE RANGE \$. ¢
<b>FUEL</b>		
Coal, anthracite, ton.....	28.80	Small
Fuel oil, gallon.....	.18	"
Gasoline, grade 2, gallon.....	.39	"
<b>TRANSPORTATION AND COMMUNICATION</b>		
Canadian car, low-priced.....	2,650.00	Large
Street car or bus fare.....	.14	Small
Taxi, first mile.....	.67	"
Radio, table model.....	25.50	Moderate
Telephone, individual line.....	4.80	
Telephone, two-party line.....	4.02	
Television set, 17 or 19 inch.....	236.00	Moderate
Television set, 21 or 23 inch.....	320.00	"
<b>OTHER GOODS AND SERVICES</b>		
Beer, dozen, 12 ounce bottles.....	2.23	Small
Cigarettes, package of 20.....	.38	"
Drycleaning, man's suit.....	1.33	"
Drycleaning, woman's dress.....	1.31	"
Household help, per hour.....	.96	"
Laundry, man's shirt.....	.25	"
Laundry, cotton sheet.....	.19	"
Man's haircut.....	1.18	"
Newspapers, weekly.....	.42	"
Theatre admission, adult.....	.90	"
Toilet soap, bar.....	.12	"

Norway.....	6.64 krone
Italy.....	576.37 lire
Finland.....	2.97 markka*
*Finland revalued her currency January, 1963.	

#### MINIMUM WAGE LAWS

Minimum wage laws are in effect in all provinces. In most provinces the minimum rates established apply to almost all industries and occupations, except agriculture and domestic service. Minimum wage rates apply to women workers in all provinces, and to male workers in all provinces but Nova Scotia and Prince Edward Island, minimum rates for men in Ontario having been set for the first time in 1963. In Prince Edward Island, the only female rates in effect are those applying to restaurant workers in two urban areas. In New Brunswick, minimum rates apply to male

workers in certain industries only—logging, sawmilling, canning, and the garment industry.

Minimum wage rates are usually set on the basis of a bare living wage and most workers in Canada receive wages that are considerably higher than the legal minimum. The minimum rates have greatest impact in trade and service industries, particularly in small communities. They represent a floor below which wage rates may not fall.

Information on minimum wages is contained in an annual bulletin issued by the federal Department of Labour entitled "Provincial Labour Standards", December, 1962, which sets out the minimum wage rates payable in each of the provinces for experienced and inexperienced workers and the minimum overtime rates set under provincial minimum wage laws.

## EARNINGS IN CANADA'S MAJOR INDUSTRIES

The average earnings within each industry depends on the wage rates offered by that industry, whether most of the work is performed by skilled or unskilled workers and on the extent of overtime or short time work in the industry.

## WAGE RATES FOR SELECTED OCCUPATIONS

The wage rates shown in Table 9 represent the rates of pay, by the hour, the day, the week or the month, for workers below the level of supervisors. They are based on the annual Survey of Wage and Salary Rates carried out by the Economics and Research Branch of the Department of Labour.

In each occupation, the figure is mainly a weighted average for a broad range of wage rates. Wages vary a great deal for the same type of work, depending on local conditions, the experience of the employees, and other factors. It is important for newcomers to Canada to realize that starting wages may be below the rates given in Table 9, but that they improve as the worker becomes familiar with Canadian work methods, industrial techniques, customs and language.

Market demands for employees' services as well as for the products of industry vary from one part of the country to another. Average hourly wage rates are generally highest in British Columbia and in the more highly industrialized areas of Ontario.

Usually higher levels of wages are paid for occupations involving a high degree of skill or for work that is dangerous or unpleasant. However, where incentive bonus or piece-work plans are in effect, semi-skilled workers may sometimes earn more than skilled workers, although their wage rates may be lower.

The amount a worker receives depends on his wage rate or salary, plus bonuses, and on the actual number of hours he works per week. This amount may be increased by the amount of time he works at premium rates for overtime, off-shift, or statutory holidays.

These differences are reflected in the earnings in various industries, as shown in

Table 10. It should be emphasized that these figures are averages for all the employees, whether skilled or unskilled, on the payrolls of the industry.

Weekly earnings are highest, on the average, in the following industries: the manufacture of petroleum and coal and of paper products; in mining and public utility operation; and in the manufacture of non-ferrous metal products, chemical products, transportation equipment, and iron and steel products.

In addition to the differences in average weekly earnings between industries, there are differences in average earnings between provinces. These are shown in Table 11. There may also be lower living costs in some areas, but this is not always so.

## SALARIES AND EARNINGS OF PROFESSIONAL WORKERS

The salaries and earnings of professional people differ greatly according to experience, professional field, place of work and many other factors.

Anticipated salaries for those entering a number of professional occupations are shown in Table 12. These are starting salaries for new university graduates at the bachelor and master level.

There is a wide variation in salary scales as they pertain to the different provincial areas of Canada.

Each Provincial Nurses' Association recommends a minimum salary scale for various categories of nursing and suggests minimum annual increments applicable to each basic salary quoted.

Individual employers or employing agencies may or may not accept these recommendations. In general practice lower and higher rates of salaries are often paid by particular agencies or institutions.

Present recommended salary scales for a staff graduate nurse with basic preparation only, range from a basic minimum of \$2,800 to \$3,900, and those of private duty nurses from \$10 to \$17 per day according to the Canadian Nurses' Association.

Teachers' salaries in Canada are based on various factors such as qualification, experience, area of employment and type



TABLE 9—WAGE RATES IN SELECTED OCCUPATIONS IN CANADA,  
OCTOBER 1962

*Note: For most occupations these figures represent weighted averages within a wide range of rates.*

INDUSTRY, OCCUPATION AND LOCALITY	AVERAGE RATES IN DOLLARS PER MONTH
<b>Agriculture</b>	
Farm help, male(1)	
with board (2).....	\$137.00
without board(2).....	176.00
<b>Construction (buildings and structures only) (3)</b>	<b>PER HOUR</b>
<b>Carpenter</b>	
Halifax.....	\$2.15
Montreal.....	2.55
Hamilton.....	2.98
Toronto.....	3.10
Windsor.....	2.85
Winnipeg.....	2.60
Calgary.....	2.70
Vancouver.....	3.02
<b>Electrician</b>	
Halifax.....	2.35
Montreal.....	2.70
Hamilton.....	3.60
Toronto.....	3.68
Windsor.....	3.00
Winnipeg.....	2.80
Calgary.....	2.95
Vancouver.....	3.43
<b>Painter</b>	
Halifax.....	1.89
Montreal.....	2.45
Hamilton.....	2.60
Toronto.....	2.81
Windsor.....	2.28
Winnipeg.....	2.25
Calgary.....	2.30
Vancouver.....	2.91
<b>Plasterer</b>	
Halifax.....	2.40
Montreal.....	2.75
Hamilton.....	3.05
Toronto.....	3.25
Windsor.....	2.95
Winnipeg.....	2.80
Calgary.....	2.80
Vancouver.....	3.00
<b>Plumber</b>	
Halifax.....	2.42
Montreal.....	2.82
Hamilton.....	3.30
Toronto.....	3.56
Windsor.....	3.20
Winnipeg.....	2.90
Calgary.....	2.75
Vancouver.....	3.24

TABLE 9 — WAGE RATES IN SELECTED OCCUPATIONS IN CANADA  
OCTOBER 1962

*Note: For most occupations these figures represent weighted averages within a wide range of rates.*

INDUSTRY, OCCUPATION AND LOCALITY	AVERAGE RATES IN DOLLARS
<b>Manufacturing</b>	<b>PER HOUR</b>
Aircraft engine mechanic (aircraft and parts) . . . . .	\$2.19
Cabinet maker, millwork (sash and door and planing mills) . . . . .	1.68
Clerk, senior, female	<b>PER WEEK</b>
Montreal . . . . .	\$73.51
Toronto . . . . .	73.92
Winnipeg . . . . .	64.61
Vancouver . . . . .	72.38
Craneman, production (primary iron and steel) . . . . .	<b>PER HOUR</b>
Craneman, yard (primary iron and steel) . . . . .	\$2.47
Draughtsman, intermediate	2.57
Montreal . . . . .	<b>PER WEEK</b>
Toronto . . . . .	\$97.26
Winnipeg . . . . .	93.63
Vancouver . . . . .	86.42
Draughtsman, senior	97.04
Halifax . . . . .	<b>PER HOUR</b>
Montreal . . . . .	98.32
Toronto . . . . .	118.58
Winnipeg . . . . .	112.33
Vancouver . . . . .	100.99
Key-punch operator, senior, female	115.17
Montreal . . . . .	<b>PER HOUR</b>
Toronto . . . . .	62.84
Winnipeg . . . . .	63.42
Vancouver . . . . .	55.99
Millwright, maintenance	65.79
agricultural implements . . . . .	<b>PER HOUR</b>
aircraft and parts . . . . .	\$2.38
motor vehicles . . . . .	2.28
primary iron and steel . . . . .	2.60
Montreal . . . . .	2.77
Toronto . . . . .	2.29
Winnipeg . . . . .	2.34
Vancouver . . . . .	2.17
Moulder, bench (brass and copper products) . . . . .	2.57
Operator, still (petroleum refining and products) . . . . .	1.94
Patternmaker, metal or wood	3.11
agricultural implements . . . . .	<b>PER HOUR</b>
brass and copper products . . . . .	2.59
iron castings . . . . .	2.17
Shoemaker, cloth and light rubber (rubber footwear) (4) . . . . .	2.34
Stenographer, senior, female	1.56
Halifax . . . . .	<b>PER WEEK</b>
Montreal . . . . .	\$57.87
Toronto . . . . .	67.88
Winnipeg . . . . .	66.71
Vancouver . . . . .	60.95
	64.36



TABLE 9 — WAGE RATES IN SELECTED OCCUPATIONS IN CANADA  
OCTOBER 1962

*Note: For most occupations these figures represent weighted averages within a wide range of rates.*

INDUSTRY, OCCUPATION AND LOCALITY	AVERAGE RATES IN DOLLARS
<b>Tool and die maker</b>	<b>PER HOUR</b>
agricultural implements . . . . .	\$2.61
aircraft and parts . . . . .	2.49
brass and copper products . . . . .	2.21
heavy electrical machinery and equipment . . . . .	2.54
Halifax . . . . .	2.26
Montreal . . . . .	2.39
Toronto . . . . .	2.47
Winnipeg . . . . .	2.16
Vancouver . . . . .	2.64
<b>Typist, senior, female</b>	<b>PER WEEK</b>
Halifax . . . . .	\$49.69
Montreal . . . . .	58.03
Toronto . . . . .	60.42
Winnipeg . . . . .	52.45
Vancouver . . . . .	59.02
<b>Welder, maintenance</b>	<b>PER HOUR</b>
agricultural implements . . . . .	\$2.36
aircraft and parts(5) . . . . .	2.20
motor vehicles(5) . . . . .	2.30
primary iron and steel . . . . .	2.74
Halifax . . . . .	2.16
Montreal . . . . .	2.21
Toronto . . . . .	2.21
Winnipeg . . . . .	2.23
Vancouver . . . . .	2.58
<b>Mining</b>	<b>PER DAY</b>
<b>Miner</b>	
coal, contract(4) . . . . .	\$21.07
gold . . . . .	\$1.52
iron . . . . .	2.67
metal mining (excluding gold and iron) . . . . .	2.18
<b>Railways</b>	
Sectionman, other than classified yard . . . . .	1.58-1.66

(1) The rates shown for farm help were extracted from the Quarterly Bulletin of Agricultural Statistics, July-September 1962, Dominion Bureau of Statistics, and relate to August 15, 1962. They do not include Newfoundland for which data are not available.

(2) With board, per day, \$6.40; without board, per day, \$8.00.

(3) Prevailing wage rates.

(4) Straight-time earnings derived from piece or incentive work.

(5) Production workers.

Source: Except where otherwise indicated, based on "Wage Rates, Salaries and Hours of Labour", Economics and Research Branch, Department of Labour, Canada.

of school. In 1962-1963 teachers' median salaries were: in elementary schools — minimum \$3,000, maximum \$4,800; in secondary schools — minimum \$4,500, maximum \$7,300.

Professional income or fees received from the independent practice of a profession for profit also varied widely. In 1961 a dentist in business for himself averaged approximately \$11,500, a lawyer \$13,600, a medical doctor or surgeon \$15,600 and an accountant \$10,600. Many individuals earn more or less than the figures shown.

Earnings of employed professionals vary by level of education, years of experience, work function and field of employment specialization. Median earnings in 1962 for architects were \$9,900; for engineers, \$9,200; veterinarians, \$8,500; chemists, \$9,600 and foresters, \$7,900.

#### TAX AND OTHER DEDUCTIONS FROM EARNINGS

When a worker receives his pay by cheque or cash from his employer, the amount he usually receives is not the full value of his earnings but the amount left after certain deductions. Those deductions are made by the employer; thus they are described as having been made "at source". They represent instalments for income tax and the worker's unemployment insurance contributions, and, sometimes, for hospital and medical insurance, pension plans, union fees or other purposes.

Only two of the deductions are compulsory for all Canada: the personal income tax and the worker's unemployment insurance contributions. Of these the income tax payment is usually the larger, and is discussed below. Other deductions, such as those for union dues or pension plan payments are compulsory only in certain industries or firms.

In addition, some types of deductions are on an entirely voluntary basis. For instance, a firm may have a life insurance plan which an employee may join if he wishes; if he joins he will probably instruct the pay office of his firm to make a regular deduction from his pay cheque for this purpose.

Deductions from earnings are frequently referred to as "on the check-off". Thus, there may be a check-off plan for the payment of union dues, or a check-off plan for credit union members to make regular savings deposits by having a deduction made from earnings.

The newcomer to Canada will be concerned mainly with how to recognize various taxes, and with what to do about tax payments, where a decision on his part is involved.

The Canadian tax system is comparatively simple. There are only four major kinds of taxes affecting individuals in Canada: the personal income tax, and the inheritance tax which are levied by the federal government; sales taxes on various commodities, which is levied by the federal, provincial or municipal governments; and a property tax levied by the municipality on owners of real estate. There are no turn-over taxes or capital gains taxes in Canada.

Personal income tax is the most important tax affecting the average Canadian. A person is not taxed on the full amount of his income but only on that part of his income which is classed as "taxable income". As at January 1, 1962, the deductions that may be made from total income to arrive at the amount of taxable income include a basic exemption of \$1,000 for everyone and, in the case of a married person whose spouse does not have income in excess of \$250, an additional \$1,000 exemption.

Persons over 65 years of age are entitled to a further exemption of \$500. An exemption of \$300 is allowed for each child qualified for family allowance (see page 72) and \$550 for each child not qualified for the allowance. Various exemptions are also allowed for dependants other than children. In addition, there is a minimum deduction of \$100 in respect of medical expenses, charitable donations and union dues.

Canada has an old age security tax (see page 73) of 3% of taxable income (maximum \$90) which for simplicity of administration is collected at the same time as income tax. The federal and provincial income taxes within certain salary ranges are shown in Table 13.



TABLE 10—AVERAGE WEEKLY WAGES AND SALARIES (GROSS EARNINGS)  
IN CANADA BY INDUSTRY, FEBRUARY 1963

INDUSTRY	AVERAGE
Forestry (chiefly logging).....	\$ 84.98
Mining.....	102.61
Manufacturing.....	85.34
Food and beverage.....	75.87
Tobacco and tobacco products.....	77.35
Rubber products.....	89.07
Leather products.....	57.60
Textile products (except clothing).....	67.76
Clothing (textile and fur).....	54.12
Wood products.....	74.75
Paper products.....	98.35
Printing, publishing and allied industries.....	93.04
Iron and steel products.....	96.98
Transportation equipment.....	98.41
Non-ferrous metal products.....	95.77
Electrical apparatus and supplies.....	90.13
Non-metallic mineral products.....	88.78
Products of petroleum and coal.....	125.00
Chemical products.....	100.61
Miscellaneous manufacturing industries.....	75.56
Construction.....	89.53
Transportation, storage and communication.....	91.86
Public utility operation.....	100.87
Trade.....	71.32
Finance, insurance and real estate.....	77.24
Service.....	59.01
Average—all industries.....	82.77

Commencing 1st January, 1962, the federal government and nine provincial governments (all provinces except Quebec) entered into a tax collection agreement. A person residing in any of the agreeing provinces on the last day of the year is required to file a joint return on behalf of Canada and that province. A person residing in Quebec on the last day of the year is required to file two returns, one for Canada, the other for Quebec.

In all provinces except Quebec employers are required to deduct tax (federal and provincial) from the salary and wages of their employees and forward the amount monthly to the Department of National Revenue. So that an employee may know what he has earned and what taxes have been deducted from his wages during the year, each employer is required to provide a slip in duplicate to each employee giving this information. One copy of this slip must

TABLE 11—AVERAGE WEEKLY WAGES AND SALARIES (GROSS EARNINGS)  
IN CANADA, BY PROVINCE, FEBRUARY 1963

Newfoundland.....	\$74.28	Ontario.....	\$85.60
Prince Edward Island.....	63.51	Manitoba.....	76.69
Nova Scotia.....	68.84	Saskatchewan.....	78.76
New Brunswick.....	70.05	Alberta, Northwest Territories.....	84.61
Quebec.....	80.04	British Columbia, Yukon.....	90.40
Canada.....			\$82.77

be attached to the income tax return filed by the employee based on income received during the year. In Quebec employers deduct federal and provincial tax separately and remit them to the appropriate jurisdiction.

Income tax return forms are obtainable from income tax offices across the country, post offices and other convenient places such as their respective pay offices.

In Table 13 the tax figures appearing in Column 2 represent tax payable to Canada on account of 1962 income and which is

not influenced by the place of residence. The tax figures appearing in Columns 3, 4, and 5 represent the tax payable to the province in which a person resides, or is deemed to reside, on the last day of 1962. NOTE: Table 12, which shows the starting salaries by employers for university graduates in selected professions, 1963, relates primarily to the larger national employers. Local employers frequently pay salaries which are often lower or sometimes higher than these rates, dependent upon the competitive conditions involved.

TABLE 12—STARTING SALARIES ANTICIPATED BY EMPLOYERS IN CANADA FOR UNIVERSITY GRADUATES IN SELECTED PROFESSIONS, SPRING 1963

DISCIPLINE	AVERAGE MONTHLY RATE ANTICIPATED	
	BACHELORS \$ per month	MASTERS \$ per month
General Arts and Science (Pass Degree) . . . . .	370	—
Honours Biological Sciences . . . . .	409	—
Honours Chemistry and Biochemistry . . . . .	419	479
Honours Economics and Political Science . . . . .	393	462
Honours Geology . . . . .	445	—
Honours Mathematics . . . . .	430	—
Honours Mathematics and Physics . . . . .	430	490
Honours Physics . . . . .	420	—
Honours Psychology . . . . .	360	—
Chemical Engineering . . . . .	437	485
Civil Engineering . . . . .	434	—
Electrical Engineering . . . . .	431	—
Engineering Physics . . . . .	435	—
Mechanical Engineering . . . . .	440	490
Metallurgical Engineering . . . . .	440	487
Mining Engineering . . . . .	460	—
Petroleum Engineering . . . . .	432	—
Agriculture . . . . .	410	—
Forestry . . . . .	410	—
Commerce and Business Administration . . . . .	400	451
Commerce for CA Articles Only . . . . .	345	—
Education . . . . .	444	—
Home Economics . . . . .	380	—
Library Science . . . . .	375	—
Medicine . . . . .	—	—
Nursing . . . . .	347	—
Pharmacy . . . . .	470	—
Physiotherapy . . . . .	356	—
Social Work . . . . .	375	—
— Not Available		



There are no figures in those instances where information was not available or was too meagre for reporting.

Starting salaries show a modest rise over the previous year, continuing the trend that has been observed in past years. The most substantial increases are for the science disciplines of chemistry, bio-chemistry, mathematics and physics. Graduates in commerce and business administration were receiving slightly higher starting salaries and there was a small increase in the engineering disciplines.

NOTE: Personal income is the sum of current receipts of income whether or not these receipts represent earnings from production. It includes transfer payments from government (such as family allowances, unemployment insurance benefits and war service gratuities) in addition to wages and salaries, net income of unincorporated business, interest and dividends and net rental income of persons. It does not include undistributed profits of corporations and other elements of the national income not paid out to persons.

TABLE 13—PERSONAL INCOME TAXES, FEDERAL AND PROVINCIAL,  
ON SPECIFIC INCOMES AT THE RATES FOR THE YEAR 1962

GROSS INCOME	FEDERAL TAX INCLUDING OLD AGE SECURITY TAX	QUEBEC	PROVINCIAL TAX		ALL OTHER PROVINCES EXCL. TERRITORIES
			SASKATCHEWAN		
A. Married Taxpayer with 2 Dependent Children Qualified for Family Allowance					
\$2,600	Nil	Nil	Nil		Nil
2,800	\$12.00	\$ 2.50	\$ 2.30		\$ 1.70
3,000	36.00	7.50	7.10		5.20
3,500	97.00	20.00	19.20		14.00
4,000	166.00	33.40	33.30		24.20
4,500	240.00	47.40	48.70		35.40
5,000	321.00	62.60	66.00		48.00
7,500	750.24	145.80	172.92		125.76
B. Married Taxpayer with 2 Dependent Children Not Qualified for Family Allowance					
\$3,100	Nil	Nil	Nil		Nil
3,500	36.00	7.50	7.10		5.20
4,000	97.00	20.00	19.20		14.00
4,500	166.00	33.40	33.30		24.20
5,000	240.00	47.40	48.70		35.40
5,500	321.00	62.60	66.00		48.00
6,000	407.00	78.60	84.70		61.60
7,500	657.84	127.80	148.72		108.16
C. Single Taxpayer with No Dependents					
\$1,100	Nil	Nil	Nil		Nil
1,500	48.00	10.00	9.60		7.00
2,000	110.00	22.50	21.70		15.80
2,500	181.00	36.20	36.40		26.40
3,000	255.00	50.20	51.80		37.60
4,000	425.00	81.80	88.50		64.30
5,000	586.44	113.80	130.02		94.56
7,500	1,059.36	206.20	253.88		184.64



Snow and sub-zero temperatures did not halt the construction schedule of this hydro-electric power project located at the Otter Rapids, Abitibi River, Ontario.



# Working Conditions

*The standard work week in Canada is five 8-hour days. Annual vacations in eight provinces and public holidays in two provinces are recognized by law, and each province has regulations concerning the safety and health of industrial workers. A number of benefits, such as hospital and pension plans, are provided for in collective agreements between the union and employer. Almost one third of the workers outside agriculture belong to labour unions.*

## HOURS OF WORK AND HOLIDAY TIME

A large proportion of employees in Canada work a five-day, 40-hour week; this is most general in the highly industrialized province of Ontario, and in the western provinces. In the largest of the major manufacturing industries in Canada, 90 per cent of the plant employees and 97 per cent of the office employees were working a five-day week in 1962. For most non-office employees in manufacturing, the standard work week is 40 hours or less and for most office employees, 37½ hours or less. A standard work week of five 8-hour days is also generally in effect in such industries as railway transport and public utility operation. Hours of work tend to be slightly longer in retail trade.

Annual vacations with pay are provided for under a federal law which applies to federal government undertakings, and eight provincial statutes. In some provinces the law provides for a one-week vacation with pay after one year of service; in others a worker is entitled to a two-week vacation after working one year, while Saskatchewan provides for a three-week vacation with pay after five years' service with the same employer.

In two provinces legislation is in effect, covering public holidays; the province of Saskatchewan, for example, provides for eight paid public holidays annually. In practice, however, most workers throughout the country have such holidays whether or not it is required by law.

An uninterrupted weekly rest period of at least 24 hours is required by law in most provinces and is in practice provided for practically all workers. In exceptional cases, an accumulated rest period may be permitted in lieu of weekly rest days.

Overtime pay for work in excess of normal hours is usually at the rate of time and one-half the regular rate, and in some provinces this standard is enforced by law. Work on Sundays and holidays is sometimes paid for at double the usual rate.

## OTHER EMPLOYEE BENEFITS

Equal-pay laws, which require that women be paid at the same rate as men if they are performing the same work in the same establishment, are in force in seven provinces. A similar federal law prohibits discrimination in the payment of wages on the basis of sex in works and undertakings under federal legislative authority.

Fair Employment Practices Acts are in effect in British Columbia, Manitoba, New Brunswick, Nova Scotia, Ontario and Saskatchewan, and for all employees under federal jurisdiction, prohibiting discrimination by employers in employing workers or by trade unions in admitting members on grounds of race, colour, religion or national origin. Laws guaranteeing civil rights are also in force in various provinces.

Factory Acts in eight provinces set standards to be observed in work places so as to secure the safety and health of employees, and provide for inspection in order to ensure their enforcement. Safety measures governing hazardous occupations, such as mining, excavation, construction, electrical work, etc., are also laid down by law. Regulations under provincial Public Health Acts set standards of sanitation for various work places, including work camps in forestry and mining.

Workers in most industries are protected by workmen's compensation legislation, which provides for payment of compensation and medical aid to workers who suffer an accident on the job or who contract an industrial disease.

It should be noted that actual working conditions are usually well above the minimum standards laid down in the legislation mentioned above.

In many establishments additional benefits are provided for through a collective agreement negotiated between the employer and the union. Such benefits commonly include group hospital plans, pension plans and life insurance schemes.

Group hospital-medical plans of varying kinds are in effect in most manufacturing establishments of any size. The employer usually pays part of the cost or, in a few establishments, the entire cost of the plan. There are also some cases in which the employees carry the plan themselves through their trade unions without assistance from the employer.

Pension plans are available to more than two-thirds and group life insurance plans to more than four-fifths of the employees in manufacturing.

Other industries in which these voluntary

plans are fairly common are public utilities, mining, trade, transportation and finance. They are also found, to a lesser extent, in the service group of industries, which includes a variety of establishments such as laundries, hotels and restaurants, and educational and other community agencies.

Table 14 shows the proportion of workers employed in manufacturing establishments in which certain benefits are available. A list of available official publications on the subject of working conditions is also included in the bibliography at the end of this booklet.

#### OCCUPATIONAL SAFETY

The health and safety of most persons at work are protected through a widespread system of standards and regulations.

Responsibility for industrial or occupational safety resides largely with the various provinces. In practice jurisdiction and authority in this matter are shared by the provincial Workmen's Compensation Boards and the provincial Departments of Labour.

The Compensation Boards establish their own regulations respecting general or specific standards for the prevention of accidents and industrial diseases. Some Boards develop their regulations after consultation with representative groups of employer and workers from the industry involved while others establish regulations after they have been discussed at a public hearing.

While the responsibility for the promotion of safety at work has, in most provinces, been delegated to the Workmen's Compensation Boards, the provincial Departments of Labour carry out certain responsibilities in this field. Their inspectorate staffs have particular areas to inspect, license and ensure that regulations are complied with such as construction, factories, pressure vessels (fired and unfired), elevators and electrical work.

Penalties are provided for those employers who fail to comply with the safety regulations. These penalties include fines, increased assessment rates or the full payment of accident costs.

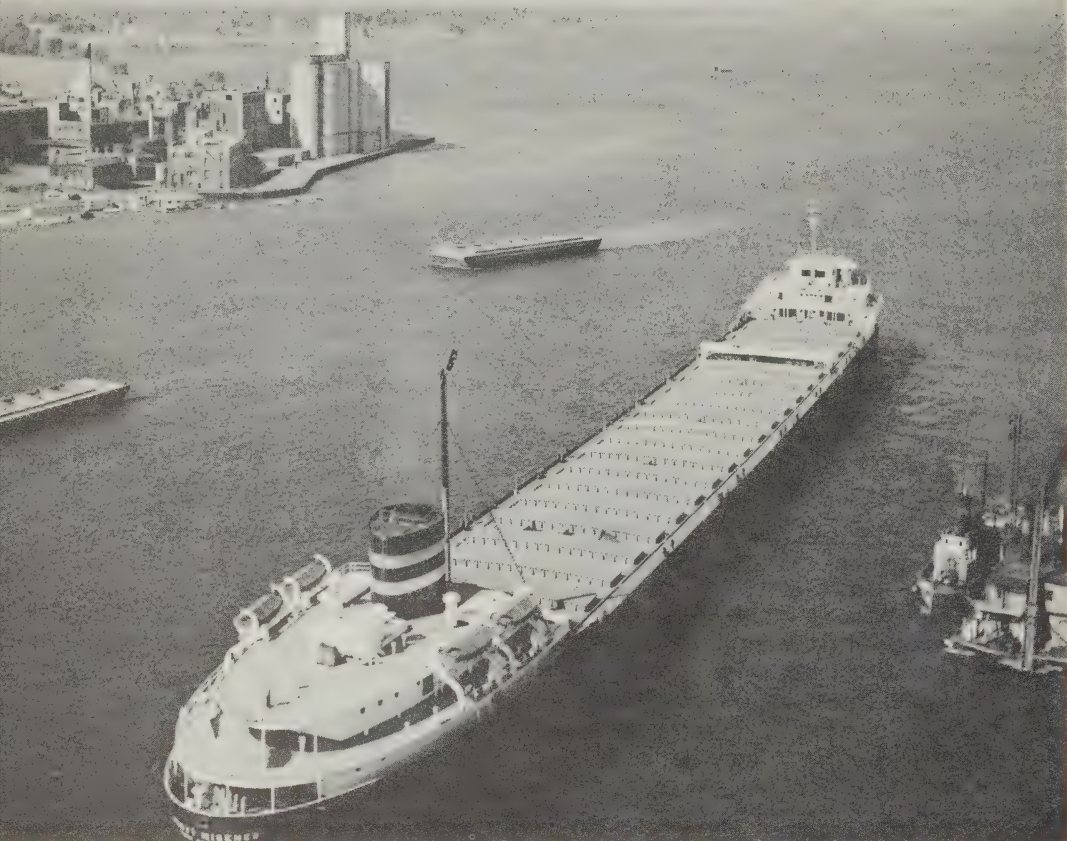


TABLE 14—SUMMARY OF WORKING CONDITIONS IN CANADIAN  
MANUFACTURING ESTABLISHMENTS, MAY 1962

NOTE: All percentages denote the proportion of total employees in manufacturing establishments reporting specific items in the Survey of Working Conditions of the Department of Labour.

NON-OFFICE EMPLOYEES		OFFICE EMPLOYEES	
	%		%
Standard Weekly Hours		Standard Weekly Hours	
40 and under	73	Under 37½	29
Over 40 and under 44	8	37½	42
44	4	Over 37½ and under 40	8
45	7	40	19
Over 45 and under 48	1	Over 40	3
48	4	Employees on a 5-day week	97
Over 48	3		
Employees on a 5-day week	90	Vacations with Pay	
Vacations with Pay		Vacations which increase with service	93
Vacations which increase with service	88	Two weeks	92
Two weeks	88	After: 1 year or less	85
After: 1 year or less	24	2 years	5
2 years	12	3 years	1
3 years	26	4 years	—
4 years	2	5 years	1
5 years	23	More than 5 years	—
More than 5 years	1	Three weeks	84
Three weeks	73	After: Less than 10 years	8
After: Less than 10 years	7	10 years	33
10 years	21	11-14 years	9
11-14 years	7	15 years	31
15 years	34	20 years	2
16-19 years	—	More than 20 years	1
20 years	3	Four weeks	47
More than 20 years	1	After: Less than 25 years	13
Four weeks	36	25 years	31
After: Less than 25 years	9	More than 25 years	3
25 years	25		
More than 25 years	2	Vacations which do not increase with	
Vacations which do not increase with		service	7
service	11	1 week	1
1 week	5	2 weeks	6
2 weeks	5		
Paid Statutory Holidays	95	Paid Statutory Holidays	99
1 to 5	8	1 to 5	2
6	5	6	2
7	8	7	7
8	52	8	58
9	18	9	24
More than 9	3	More than 9	5
Number of holidays not stated	1	Number of holidays not stated	1
Pension and Insurance Plans <sup>(1)</sup>		Pension and Insurance Plans <sup>(1)</sup>	
Pension plans	68	Pension plans	81
Group life insurance	87	Group life insurance	94
Wage loss insurance	67	Wage loss insurance	39

(1) Valid to May 1960.



A Great Lakes carrier on the St. Lawrence Seaway. The biggest of these lake freighters, 700' long 70' wide, are capable of carrying approximately 850,000 bushels of wheat.

Some industrial safety regulations provide that personal safety devices such as eye protectors, clothing, respirators, and special footwear must be supplied by the employer for certain areas and processes and used by the worker.

The responsible authorities have the power to order the closing down of work places or machines where it is considered that an employer has neglected or refused to provide necessary safety devices or where conditions of immediate danger exist which would likely result in injury to a worker.

Several provinces maintain safety museums or exhibitions of safety devices and provide lectures and courses on accident prevention, first aid and related subjects.

Two provinces require that employers with a staff of 10 or more must arrange for an accident prevention organization. In another, the requirement is for working staffs of 20 or more. Many firms or industries operate safety committees which are composed of representatives of the employer and the workers.

The Workmen's Compensation Acts in a number of provinces provide for the creation of associations of employers to organize, promote and supervise safety activities. These accident prevention associations have the authority to make rules for safe work practices and the prevention of accidents. They also provide inspection and safety educational services for the industry they represent.



TABLE 15—UNION MEMBERSHIP IN CANADA BY CONGRESS AFFILIATION,  
JANUARY 1963

CONGRESS AFFILIATION	MEMBERSHIP
Canadian Labour Congress.....	1,049,145
AFL-CIO/CLC.....	860,628
CLC only.....	188,517
Confederation of National Trade Unions.....	102,186
American Federation of Labour and Congress of Industrial Organizations only.....	33,137
Total, affiliated unions.....	1,184,468
Unaffiliated international unions.....	118,575
Unaffiliated national and regional unions.....	82,622
Independent local organizations.....	37,118
Total, unaffiliated unions.....	238,315
Total.....	1,422,783

LABOUR UNIONS

The right of workers to join labour unions is protected by law.

Although the distinctions are no longer very rigid, the membership of some unions is still mainly composed of skilled tradesmen in specific occupations or crafts (e.g., lithographers, bookbinders), while in others membership includes all workers below the supervisory level in a specified industrial establishment or plant (e.g., automobile workers, textile workers). Craft unions, as the former are called, are usually confined to occupations in which a considerable period of apprenticeship training is required. Industrial unions, the latter type, are most common in mass production industries which employ large numbers of semi-skilled and unskilled workers.

The law provides for the designation of specific unions as bargaining agents for workers concerned. In industries or establishments where such unions are certified, the employer is required to bargain with them. In contrast to many European countries, bargaining in Canada usually takes place within each individual plant, rather than on an industry-wide basis.

The terms agreed upon in negotiations between the employer and the union are set down in a collective agreement which becomes binding on both parties for periods varying from one to three years. While the agreement is in force, strikes and lockouts are prohibited and a procedure is set out

for dealing with grievances that may arise.

A number of the collective agreements contain union security provisions. A few provide for a "closed shop", a form of union security under which the employer agrees to hire and retain in employment only members of the recognized union. This type of provision is most likely to be found in establishments with craft unions. More common is the "union shop" agreement whereby the employer may hire whom he pleases but the new employee is required to join the recognized union within a specified time after beginning work.

The main function of the union is to promote improvement in the wages and working conditions of its members through negotiating collective agreements with employers. However, some provide additional services to their members. A number have set up educational and recreational programs and some have established pension and health insurance plans of their own.

Practically all the collective agreements between unions and employers in Canada contain provisions outlining grievance procedures. These provisions may apply to all differences arising during the life of the agreement or only to matters specifically covered in the agreement itself.

Labour unions have attracted into their membership approximately one third of Canada's non-agricultural paid workers. The majority of organized workers belong to unions that are international in scope in the sense that they are active in both the

United States and Canada. The headquarters of these international unions are in the United States, with local branches organized in both countries.

Unions affiliated with the Canadian Labour Congress represent about 74 per cent of the organized workers. Within the Canadian Labour Congress international unions make up the largest group and most of these are affiliated also with the American Federation of Labour and Congress of Industrial Organizations (AFL-CIO) in the United States. Approximately 7 per cent of union members in Canada belong to affiliates of another central body, the Confederation of National Trade Unions. The balance of organized workers is represented either by unions which are independent of a central labour congress or, to a lesser extent, by unions having no congress link in

Canada but affiliated with the AFL-CIO.

Through their central congresses, most Canadian unions are linked also with organized labour in Europe, North, Central and South America and other continents. The Canadian Labour Congress belongs to the International Federation of Free Trade Unions which has affiliates in approximately one hundred countries; and the Confederation of National Trade Unions is the Canadian affiliate of the International Federation of Christian Trade Unions comprising labour organizations in more than fifty countries.

Some Canadian unions, moreover, belong to an International Trade Secretariat or a Trade International, such as the International Transport Workers' Federation or the International Federation of Christian Metalworkers' Unions.

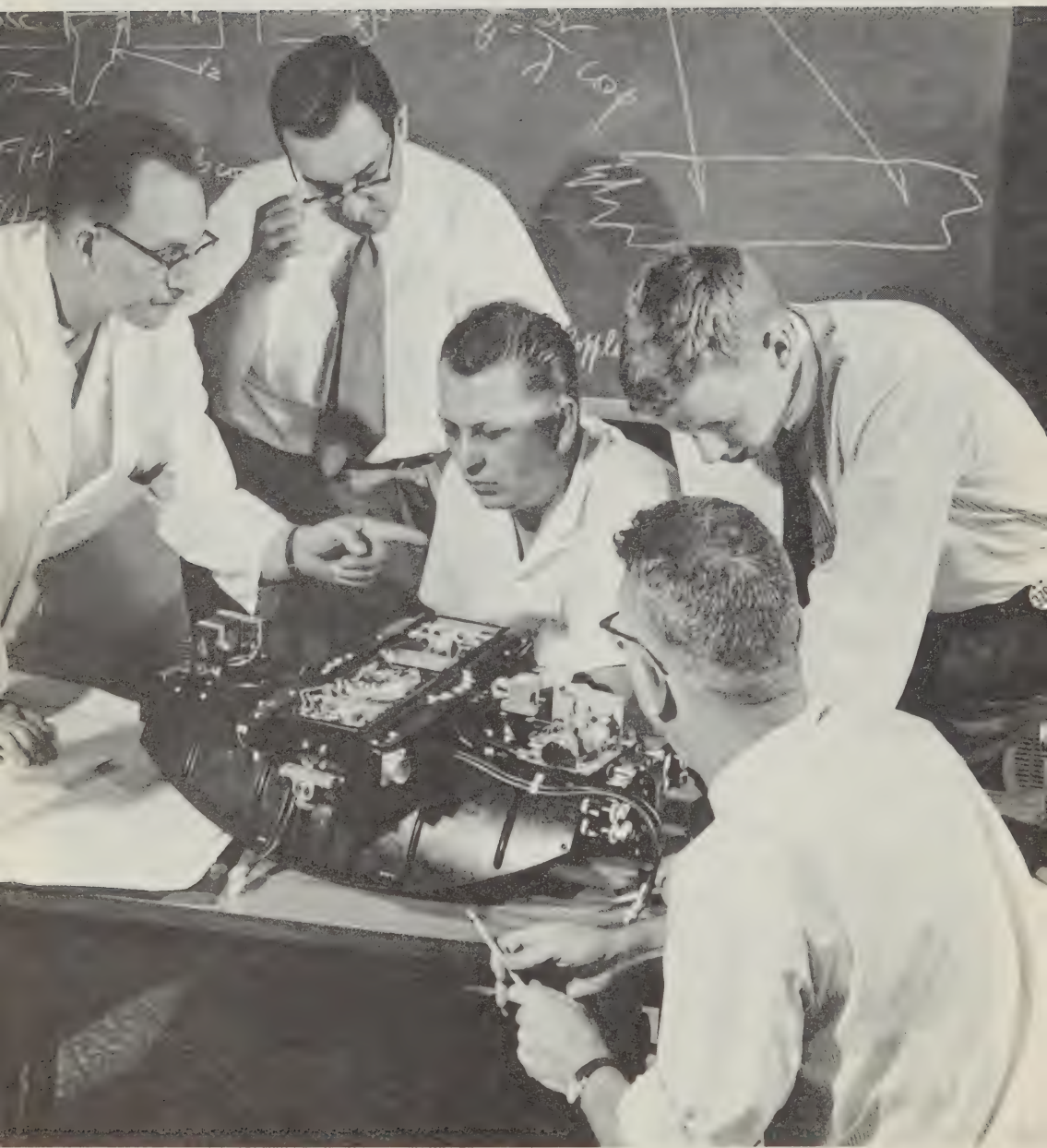
An aerial view of the business and suburban areas in the city of Winnipeg, Manitoba.







A view of the coastal range and Annacis Island, New Westminster, in the province of British Columbia.



Canadian electronics engineers being instructed in advanced development processes for the design and manufacture of airborne navigation equipment.



# Education and Training

*Each province is responsible for its own laws on education. As a rule these laws delegate responsibility to locally-elected boards of trustees. Income for the schools comes largely from local property taxes, but some communities also receive provincial grants designed to equalize educational opportunities. Private schools must meet provincial standards but are not subsidized from the public purse. The Federal Government supplements provincial grants for vocational and trade schools and technical institutes. Apprenticeship training is regulated by provincial governments. There is an established system of federal grants for universities. In addition to federal grants, universities depend for income upon fees, gifts and endowments.*

## CANADIAN SCHOOL SYSTEM

The Canadian school system consists of three main tiers; elementary or public schools, consisting of eight grades, for children aged six to fourteen; secondary or high schools (including vocational and technical training schools), consisting of three to four grades for pupils aged fifteen to seventeen or eighteen years; and universities and other institutions of higher learning. Elementary and secondary education are provided free of cost.

## SCHOOL ATTENDANCE

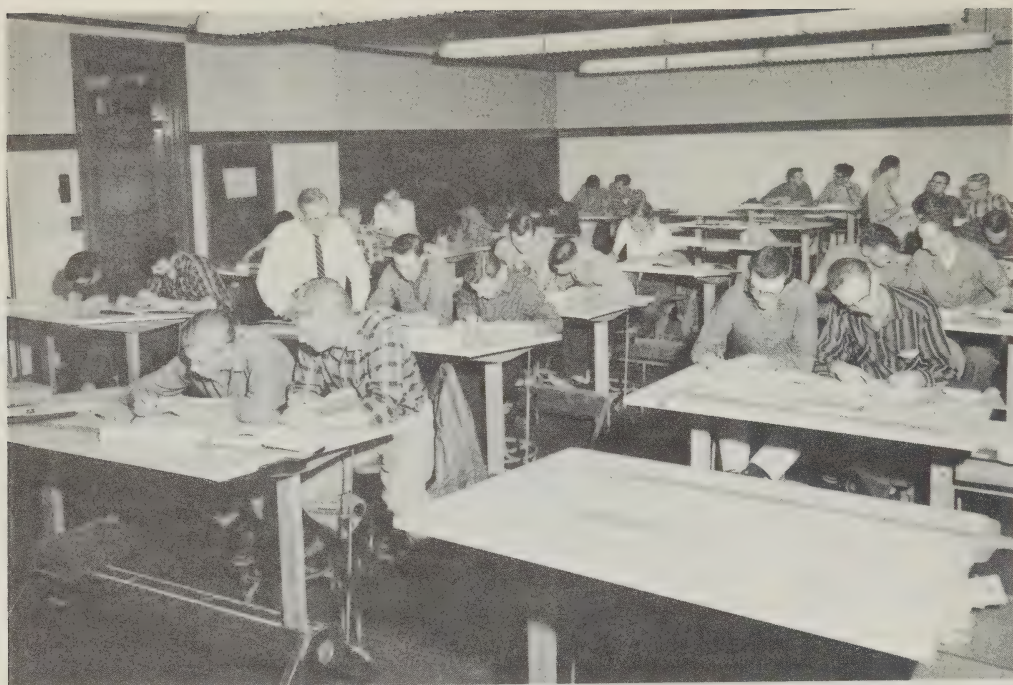
In the provinces of Prince Edward Island, Nova Scotia, New Brunswick, Ontario and Manitoba, the compulsory school attendance age is 16 (certain exceptions are provided for in Nova Scotia and Manitoba); in Newfoundland, Quebec, Manitoba, Saskatchewan, Alberta and British Columbia, it is 15. The law places restrictions on the employment of children during school hours.

Education is free of charge in most provinces both in the elementary and in the secondary or high schools, but, in Newfoundland, fees may be charged at the

latter levels. In most provinces text books and supplies are provided in the elementary schools, but in high schools at least part of the cost is borne by the pupils. Rental schemes to cover the cost of books are now in operation in many secondary schools.

The school year starts early in September and continues until nearly the end of June. Vacations of approximately two weeks each are customary at Christmas and Easter.

The elementary and secondary schools are "public" schools, supported by local and provincial taxation and available to all. The Protestant minority in the province of Quebec and the Catholic minority in Ontario have the right to maintain separate, tax-supported elementary schools for children of their own denomination, whereas in other provinces the elementary school system is unified and so is the secondary school system in all provinces. Besides the compulsory tax-supported schools, there are private schools, maintained by voluntary contributions of various religious groups, under the supervision of provincial educational authorities. There are also other private schools, where pupils may board



Widespread construction and expansion of technical institutes reflect growing needs of industry.

or attend by day on payment of a fee that may range from \$50 to well over \$1,200 a year.

#### ELEMENTARY SCHOOLS

Children in Canada begin attending elementary schools at the age of six, although in most cities there are kindergarten classes for five-year-old children and often for four-year-olds as well. In most provinces children pass through eight elementary grades and usually complete this part of their education at the age of 13 or 14. In Quebec the elementary school course is seven years.

Children are ordinarily expected to attend the school that serves the district in which they reside, according to area limits determined by the local school board.

#### SECONDARY SCHOOLS

The secondary or high school provides a four- or five-year educational program which carries students from age 13 or 14

to about 18 ending with junior matriculation (after 4 years) or senior matriculation (after 5 years).

High schools offer either an academic program leading to university or to other specialized schools such as teacher-training colleges, or a vocational program.

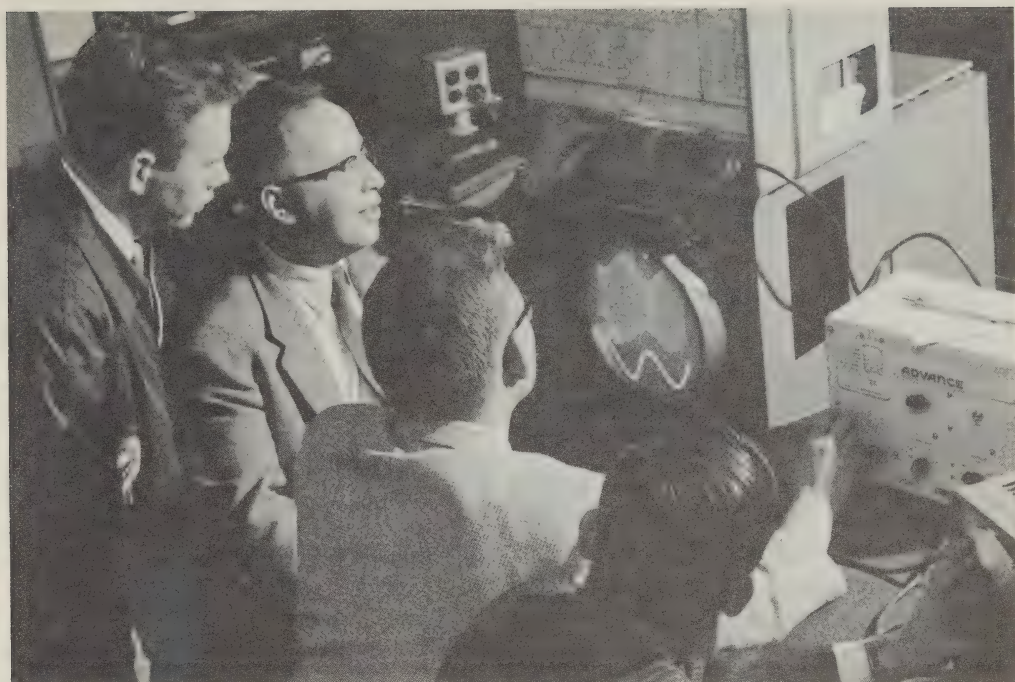
In Quebec, Roman Catholic schools organized in the French rather than the English tradition are by far the most numerous. Under this system, children finishing the seven grades of elementary school may either enter a *college classique*, leading to professional schools or universities or may attend schools that emphasize vocational, technical or industrial training.

#### UNIVERSITIES

There are some 40 universities in Canada. In addition, there are more than 300 degree-granting colleges, the majority of which are affiliated with the universities.

Admission to a university or college ordinarily requires the successful completion of five years of high school or, in





A group of students receiving instruction at the Eastern Ontario Institute of Technology.

some provinces, four years of high school. When only four years of high school are required, the student may require an extra year's study at university.

For a bachelor's or first degree, from three to seven years' study are required, ranging from three years for a "pass arts" degree to seven years for a degree in law or medicine. An "honour arts" degree requires four years' completed study; engineering, four to five years; agriculture, four years; and science, four years. A master's degree usually requires at least one year's study beyond an honour bachelor's degree. A doctorate usually requires one or two additional years' study, including additional courses, a written thesis, and frequently the passing of a comprehensive oral examination.

In the province of Quebec the *college classique* takes the student eight years beyond his seven years of elementary school, and leads to the bachelor's degree. This degree may be used as a basis for entrance to the study of medicine, law, dentistry, and other professions, or may

lead to study for a licence (equivalent to a master's degree) or a doctorate in the arts.

University courses usually begin late in September and end early in May. It is common for students in Canada to take part-time and summer jobs while they are at university to help defray their expenses. A number of universities also offer evening courses leading to degrees, and some students holding full-time jobs obtain their university education by evening study only.

Scholarships and other financial assistance are available for many students with good academic standing, who are able to meet the requirements.

#### TECHNICAL AND VOCATIONAL TRAINING

Each province in Canada has its own pattern, methods and standards of technical or vocational education, developed to meet its particular needs. However, these programs are co-ordinated by the federal Department of Labour through agreements with the provinces. In general, publicly-operated technical or vocational training

TABLE 16—TRADES FOR WHICH APPRENTICESHIP TRAINING

IS REQUIRED, BY PROVINCE<sup>(1)</sup>—DECEMBER 1962

	NFLD.	N.S.	N.B.	QUE.	ONT.	MAN.	SASK.	ALTA.	B.C.
Aeronautical Mechanic.....	—	X	—	—	—	—	—	—	—
Auto-Body and Fender Repair.....	X	X	X	X	—	X	X	X	X
Barber.....	—	—	—	X	X	—	X	—	X
Blacksmith.....	X	—	—	—	X	X	—	—	—
Boiler Shop Worker.....	—	X	—	X	—	—	—	—	X
Boat Builder.....	—	—	—	—	—	—	—	—	X
Bricklayer and Stone Mason.....	X	X	X	X	X	X	X	X	X
Cabinet Maker.....	—	—	X	X	X	—	—	—	—
Carpenter.....	X	X	X	X	X	X	X	X	X
Cook.....	—	—	—	—	X	—	—	X	X
Draughtsman.....	X	X	X	—	X	—	—	—	—
Electrical Construction Worker.....	X	X	X	X	X	X	X	X	X
Electrical Maintenance.....	X	X	X	X	X	X	—	—	—
Gasfitter.....	—	—	—	—	—	—	—	X	—
Glass Worker.....	—	—	—	—	—	—	—	X	—
Hairdresser.....	—	—	—	X	X	—	X	X	X
Heavy Duty Mechanic.....	—	—	—	—	—	—	X	X	—
Instrument Maker.....	X	—	X	—	X	—	—	—	X
Jewellery and Watch Repair.....	—	—	—	X	X	—	—	—	X
Lather.....	—	—	—	—	X	X	—	X	—
Lineman.....	—	—	X	—	—	—	—	X	—
Machinist.....	X	X	X	X	X	X	—	X	X
Millworker (Factory Woodworker).....	—	—	X	—	X	X	—	—	—
Millwright.....	X	—	X	—	X	—	X	X	—
Motor Vehicle Repair.....	X	X	X	X	X	X	X	X	X
Moulder.....	—	—	—	X	X	—	—	—	X
Office Machine Mechanic.....	—	—	—	—	—	—	—	—	X
Painter and Decorator.....	X	—	X	X	X	X	X	X	X
Pattern Maker.....	X	X	X	—	X	—	—	—	X
Plasterer.....	—	—	—	X	X	X	—	X	X
Plastic Fabricator.....	—	X	—	—	—	—	—	—	—
Plumber and Pipefitter.....	X	X	X	X	X	X	X	X	X
Printer.....	—	—	X	X	X	—	—	—	X
Radio (Maintenance and Repair).....	—	—	—	—	X	—	X	X	—
Refrigeration Worker.....	—	X	—	—	X	X	—	X	X
Sheet Metal Worker.....	X	X	X	X	X	X	X	X	X
Ship Fitter and Shipwright.....	—	X	X	—	X	—	—	—	—
Sign Painter.....	—	—	—	X	—	—	—	X	—
Stationary Engineer.....	X	—	X	—	X	—	—	—	—
Steamfitter.....	—	X	—	X	X	X	X	X	—
Steel Fabrication Worker.....	—	X	—	—	—	—	—	—	X
Structural Iron Worker.....	—	—	—	—	X	—	—	—	X
Switchboard Operator.....	—	—	X	—	—	—	—	—	—
Tilesetter.....	—	—	—	X	X	X	—	X	—
Welder.....	X	—	X	—	X	—	X	X	X

Total Trades..... 17 18 22 21 32 17 15 24 25

(1) X indicates the provinces in which apprenticeship training is required.



facilities are at three different levels in the educational system: secondary school courses, post-secondary school courses and other trade and industrial courses.

The secondary school group includes courses with a definite occupational objective along with a study of secondary school mathematics, science, English, and social studies. These courses are offered as an alternative to the academic high school course and lead to a high school graduation certificate. They are given in all provinces except Newfoundland and Quebec, and vary from three to four years in duration depending on the courses and the province. A wide range of occupations are covered in these programs including automotive, building construction, electrical, metal working, printing, agriculture, etc.

Technical education at the post-secondary school level, commonly referred to as technician training, is offered in institutes of technology located in every province except Prince Edward Island. The common entrance requirement to an institute of technology is secondary school graduation. The instruction offered is technical in nature but narrower in scope than that given in a university for a degree in an engineering, scientific or other field. The graduate of the course receives either a diploma or a certificate. The training offered is to prepare individuals to serve as engineering or scientific technicians, medical technicians, administrative technical personnel and in other fields requiring two to three years of post-secondary education. More than 45 different courses are offered in Canada; however, no individual institute offers all the courses. These courses provide instruction in aeronautical, mechanical, electrical, electronic, chemical and medical technology, as well as in business administration and accountancy.

Other trade and industrial courses available in Canada provide pre-employment training for young people who have left the regular school system, or seek to upgrade adults in their present occupation. In these courses the skills of the trade or occupation are emphasized; trade theory and mathematics and science, as required for effective work in the trade, are also



Tomorrow's citizen making a decision. A study of a child painting in a day nursery.

taught. The courses vary in length from six months to two years, depending on the courses and the province. A wide range of occupations is covered including automotive, building construction, electrical, metal working trades and service occupations. In most provinces similar courses are also available through part-time evening or correspondence study programs.

#### APPRENTICESHIP

The training of skilled workers in Canada is assuming increasing importance in view of the rapidly expanding need for workers with various skills. Since April 1961 the Provinces have undertaken to construct new training facilities that will provide more than 130,000 new student places at a total cost of more than \$460 million.

Apprenticeship training in Canada consists essentially of a combination of organized on-the-job experience and classroom or other organized instruction relating to the trade, often coupled with previously attended vocational high school. By and large, the period of apprenticeship in Canada is four years, although depending on the occupation and the province it may range from two to five years.

In all provinces, the occupations for which recognized apprenticeship training facilities exist usually include the skilled



Looking down a pot line at Kitimat, British Columbia. The aluminum reduction process is continuous — 24 hours a day every day of the year.



construction trades and motor vehicle mechanics (see Table 16). On successful completion of his apprenticeship the apprentice receives a certificate of proficiency.

A number of individual firms may also have private apprenticeship programs not covered by provincial legislation and a large number of apprentices in Canada are learning a trade under these plans. In the skilled printing trades, where there are union shops, apprenticeship is regulated by the trade union in agreement with the employer.

Immigrants should bring with them documents translated into English or French, showing the number of years of apprenticeship and experience; these will be of real assistance in applying for employment. Some provincial governments require tradesmen to hold a certificate of qualification in certain trades, granted on the basis of an examination and proof of adequate experience. The regulations governing the certification of tradesmen vary from province to province and generally apply to one or more of the following trades: auto mechanics, barbering, electrical construction, hairdressing, plumbing and welding.

In a few cities and towns journeymen electricians and plumbers are required to pass a local examination in order to secure

a licence to work in that locality.

Details of provincial or municipal regulations and requirements may be had from the Apprenticeship Branch of the Department of Labour of the province in which work is sought. Additional information on apprenticeship may be obtained by writing to the Technical and Vocational Training Branch, Department of Labour, Ottawa.

#### VOCATIONAL GUIDANCE

Canadian students receive career counselling, or vocational guidance, at their schools and universities. Immigrants may also turn to local schools or to National Employment Service offices for guidance.

As an aid to vocational guidance, the Economics and Research Branch of the Department of Labour, Ottawa, publishes the CANADIAN OCCUPATIONS series of the individual booklets describing careers and occupations in Canada. They may be obtained from Canadian Immigration offices abroad, e.g., the National Employment Service office in Britain, 38 Grosvenor Street, London, W.1.

The titles listed below, published in English and French, are also available, cost prepaid, directly from the Queen's Printer, Ottawa.

Carpenter, 15¢  
Bricklayers and Stone-Masons, 15¢  
Plasterer, 15¢  
Painter, 15¢  
Sheet-Metal Worker, 15¢  
Printing Trades, 25¢  
Lawyer, 15¢  
Electrical and Electronic Occupations, 25¢  
Technicians in Science and Engineering, 25¢  
Forge Shop Occupations, 15¢  
Tool and Die Maker, 15¢  
Railway Careers, 15¢  
Careers in Engineering, 25¢

Careers in Natural Science, 25¢  
Hospital Workers (other than Professional), 15¢  
Welder, 15¢  
Careers in Home Economics, 15¢  
Occupations in the Aircraft Manufacturing Industry, 15¢  
Careers in Construction, 15¢  
Careers in Meteorology, 15¢  
Teacher, 15¢  
Physical and Occupational Therapist, 15¢  
Careers in Library Service, 25¢



A vista of new blocks of apartments in Calgary, in the province of Alberta.



# Living Standards

*In Canada a large proportion of the people own their own homes, which are usually single-family dwellings. Credit-buying, to furnish and equip the house, is a common practice. Most families spend a considerable amount each year on the purchase and operation of a car. Leisure activities have increased in importance during recent years as a result of a general industrial trend towards a shorter working week.*

## SPENDING HABITS OF CANADIANS

The average Canadian city dweller spends slightly more than one quarter of his earnings for food, and about one-sixth for housing, including fuel, light and water. Further details from this study are given in Table 17, based on a 1959 budget for a city family averaging 3.7 persons, with an income range of \$2,500 to \$7,000 a year.

When the family income is lower than this, expenditure on such basic items as housing may be proportionately more. The budget of a family living in a small town, or in the country, may average somewhat less for food and housing than a city family.

Shopping habits in Canada are similar to those in the United States with a trend towards neighbourhood drive-in centres, each consisting of a cluster of stores beside a large parking area for automobiles. Much of the grocery store business is now done by large self-service supermarkets, usually situated in the suburban shopping centres.

## CREDIT BUYING

Buying on credit, or on an instalment plan, is a feature of Canadian life with which people from many other countries may not

be familiar. It is a widespread practice that has very considerable merit. Credit-buying enables the consumer to take *immediate* possession of the object being purchased, whether it be an automobile, furniture, electric appliances, clothing or other goods, and to pay for it later on, usually in regular instalments. Sometimes the purchaser is required to make a "down payment" as an expression of his good faith. The purchaser makes the instalment payments to the store from which he purchased the item, or to a finance company, credit union or bank, according to the way in which the credit has been arranged. Besides giving the consumer the advantage of earlier possession, business activity is stimulated.

It is comparatively easy for every employed person to make use of credit buying. This may be a disadvantage insofar as some people may tend to take on more credit payments than they can comfortably afford, get into debt or have to return the item purchased to the retailer or to the finance company. *In addition, the interest payments involved actually add considerably to the cost of the purchase. The true interest often amounts to 18 per cent a year or more.*

Prospective buyers should enquire about rates of interest *before making purchases.*



A street of homes in a new residential district, Winnipeg, in the province of Manitoba.

Banks and credit unions usually have lower rates than finance companies and most stores, although the rates charged by different stores vary. When making a major purchase, it is advisable for the customer to consult the Better Business Bureau of his community, if he is in any doubt about the reputation of an establishment.

#### HOUSING

Large numbers of new dwellings have been built in Canada in recent years, many of them in the suburbs of large towns and cities. As Canada's population is growing continually, the need for more housing is increasing too. At the present time the number of dwellings seems to be reasonably adequate in most parts of Canada, although housing shortages remain in a few areas. Canada has considerably more than four and a half million occupied dwellings.

It is the custom in Canada for people to

work towards owning their own homes, paying for the houses in which they live by means of 25, 30 or 35 year mortgages. These homes are frequently individual-dwelling houses with a small lawn or garden. About 66 per cent of Canadian families own or are in the process of paying for their own homes, one of the highest proportions of home ownership of any country in the world.

Many people in Canada purchase their homes by means of a mortgage which they obtain from a bank or other lending agent but which is insured by the federal government's Central Mortgage and Housing Corporation against any loss to the lender through default in payments by the borrower. This arrangement has made it much easier for those wanting to buy or build a home to obtain the necessary capital.

The purchaser of the house pays *at least* 5 per cent of its value in cash as a down payment, and arranges to pay the balance



to the lending agency in equal monthly instalment payments which include both interest and principal.

In 1962, the average buyer of a new home with a loan insured by the Central Mortgage and Housing Corporation purchased a house costing \$14,815. The down payment on this loan was \$2,421, and the monthly payment of principal, interest and municipal taxes was \$107. The average borrower had an income of \$6,015 a year, so that on the average slightly more than 21 per cent of the borrower's income went into mortgage payments plus municipal taxes. It should be pointed out, however, that many people purchase houses in Canada while they are earning much less than \$6,015 a year.

A typical centrally-heated single-family house has three bedrooms, a living-dining room, a kitchen, a bathroom and a full basement. The average lot has a frontage of about 60 feet and is provided with sewer and water services.

In the centres of cities, lack of space has resulted in the construction of many large high-rise apartment buildings which are

usually occupied under a system of rental, although there is a trend towards ownership of individual apartment units. In the older houses and apartment buildings rental rates are generally lower.

*Rents vary considerably from one locality to another and even within the same locality, according to the quality and location of the dwelling and the amount of space for rent. A rough estimate might be that a worker would have to pay from 20 to 25 per cent of his income for rent.* In some instances, the new-comer may have to pay even more than 25 per cent immediately on arrival and until he has had time to find accommodation more suited to his means. Accommodation for rent is usually very well advertised in local papers and persons interested in learning the actual rents may consult these papers, which are usually available at the visa offices of Canadian representatives abroad.

When renting a house or apartment it is customary to provide one's own furniture, with the exception of such appliances as stove and refrigerator. Some houses and apartments, of course, are rented furnished.

TABLE 17—CITY FAMILY EXPENDITURE PATTERNS: AVERAGE  
DOLLAR EXPENDITURE PER FAMILY, 1959

	AVERAGE EXPENDITURE	PER CENT OF TOTAL
Current consumption		
Food.....	\$1,247	25.6
Housing, fuel, light, water.....	854	17.5
House operation.....	186	3.8
Furnishings and equipment.....	246	5.0
Clothing.....	425	8.7
Automobile.....	434	8.9
Other transportation.....	89	1.8
Medical care.....	223	4.6
Personal care.....	106	2.2
Recreation.....	130	2.7
Reading.....	33	.7
Education.....	24	.5
Smoking and alcoholic drinks.....	212	4.4
Other.....	61	1.3
All current consumption.....	4,270	87.1
Gifts and contributions.....	126	2.7
Personal taxes.....	252	5.7
Security.....	222	4.5
Total Expenditure.....	4,870	100.0

A tenant taking an apartment or renting a house must usually sign a lease of one or two years' duration. When occupying rented premises, the tenant customarily pays separately for such monthly items as the telephone and the electricity. A person renting one or two furnished rooms, however, would not ordinarily be required to pay for use of the house telephone, or for electricity or water. A single person can usually rent a furnished room for \$9 or \$10 a week. To rent an unfurnished house would probably cost \$85 to \$100 or more a month, unheated, depending on the location. Daily newspapers in cities and towns supply extensive lists advertising a wide variety of rental apartments, rooms (furnished and unfurnished).

Most homes in Canada are centrally heated, particularly those in the cities. Approximately two thirds of the homes have coal, oil or gas furnaces designed to distribute heat to each room by means of hot-air duct or hot-water systems. Electricity for home heating is also being increasingly used.

The cost of heating varies considerably according to the type of fuel used, the size of the house and its insulation, and the degree of heat required. Location also affects heating costs since winter conditions are much less severe in some regions than in others. The cost of oil heating is estimated to average \$144 to \$185 per year, that of gas heating \$159 to \$235 per year and coal heating (requires stoking) \$120 to \$135. The cost of electricity for cooking and hot water heating may average about \$6 to \$10 per month.

Before building or making alterations to a house it is usually necessary to obtain a building permit from the municipal clerk of the community in which the work will be done. Such permits are granted only if the proposed building meets with the regulations and standards laid down by either the municipality, or the provincial building code, or both.

#### AUTOMOBILES

As a result of the enormous dispersal of cities, towns and settlements across the

country, from the Atlantic to the Pacific, the passenger automobile has become the most important means of transportation in Canada. It is not only important for persons who commute to work but also for family shopping and other similar purposes. Moreover, Canadian families are accustomed to travel far and wide during their holidays and the private automobile is, more often than not, regarded as the most convenient form of transport. Today, there is approximately one passenger car for every five persons in the country.

In small urban centres and in the rural areas, where there may be no public transportation, a car is more or less essential. In and near cities and larger urban centres, however, well-organized public transportation is available.

The average retail value of a new Canadian low-priced car in September 1962 was \$2,650. In recent years, the number of lower-priced European cars purchased in Canada has increased considerably.

Used cars are sold at a wide range of prices, depending on year of manufacture, make, model and condition.

The operator of a car must be over a specified age, usually 16 and must carry a driver's licence which is obtainable in most provinces only after prescribed qualification tests. These are renewable annually in most provinces.

In general, all motor vehicles must be registered annually, with the payment of a specified fee and must carry two registration (licence) plates, one on the front and one on the back.

The cost of operating a car varies, of course, with the size and make of the automobile. The price of gasoline averages 39 cents a gallon (imperial gallon) although there are local price differences. Other regular costs are: Operator's licence, usually about \$1 or \$2; car registration fees which range from \$9 to \$58, but are usually from \$10 to \$20; and insurance costs, which are from \$40 to \$100 for standard coverage annually.

#### ENTERTAINMENT AND THE ARTS

Cultural activities in Canada show a lively and rapid development. The Stratford



Shakespearean Festival, le Theatre du Nouveau Monde, and the National Ballet Company of Canada are Canadian artistic groups well known in many countries. Professional bilingual theatre is found in Montreal's "Comedie Canadienne". Amateur theatrical compositions culminate annually in the Dominion Drama Festival. Music festivals attract more than 100,000 participants every year.

The vitality of the visual arts is witnessed in the recent erection of a new home for the National Gallery as well as several new galleries across Canada.

There is increasing opportunity in Canada to study and practise the arts, and a wider opportunity to enjoy them: shorter working hours combined with a rising income level have resulted in a much livelier interest in all the arts during the postwar years.

Of great significance to the advancement of the arts in Canada is the financial assistance provided for the encouragement of talent in music, festival, theatre, ballet, opera, literature, painting and other visual arts through grants by the Canada Council, a government agency established in 1957.

At present, only the larger cities are able to maintain fair-sized professional orchestras, theatres and ballet companies. Outlying districts are largely served by extensive radio and television networks so that much of the city-centred entertainment is widely distributed across the whole continent. The growth of government and private broadcasting facilities in the last decade has been and continues to be very considerable. This aspect of national entertainment has, in turn, stimulated the demand for professional actors, artistes and musicians to a remarkable degree.

There are libraries in every well-populated area and mobile services are available for outlying districts. In 1962, excluding those in academic institutions, 1,047 public libraries were available to 80 per cent of the total population, and there is a steady enlargement of library collections and services.

Canada has 113 daily newspapers and these have a total daily circulation of 4,000,000. Ninety-five are English-language papers and 12 are French-language papers; the remainder are published in other lan-

guages. Actually, there are approximately 140 foreign-language newspapers, with a total circulation of approximately 600,000, but most of these are published weekly: only a few are published daily or monthly. Those with the largest circulation totals are Ukrainian, Italian, German, Yiddish, Polish, Dutch and Serbian.

There are 740 English-language weekly newspapers with a total circulation of approximately 4,695,000, and 175 French-language weekly newspapers with a total circulation of approximately 2,599,000.

### *Radio and Television*

In a country as vast and sparsely populated as Canada, broadcasting plays an important role in trans-continental communication and in maintaining national unity. The actual physical problems of distributing programs across 4,000 miles of continent, through seven time zones, have been largely overcome by the use of over 15,000 miles of land lines and by means of the world's longest microwave system spreading over 8,500 miles. Radio is now available to 98 per cent of Canadians and television to 93 per cent.

The government-appointed Board of Broadcast Governors is responsible to Parliament for the regulation of all broadcasting matters, including the relationships between the public and private elements in the national broadcasting system. Created in 1936, the publicly-owned Canadian Broadcasting Corporation, modelled after the B.B.C., is the agency charged by Parliament with operating a national broadcasting service. It operates 36 radio and 17 television stations. In addition to the publicly-owned C.B.C. there are 102 privately-owned radio and 48 privately-owned television stations which are affiliated to the C.B.C. networks. These affiliates carry certain programming from C.B.C. production centres but, as all of the national service is available to them, many carry considerably more than the minimum. Included in the C.B.C.'s operations is a special radio service for the 75,000 Canadians who live in outposts throughout the Yukon and Northwest Territories.



Impressive examples of west coast Indian sculpture, Totem Park, University of British Columbia, B.C.

The C.B.C. operates two complete and distinct broadcasting services, one in English and the other in French. Montreal is the main production centre for the French television network but it also contributes to the English language service, the main centre for which is Toronto where about 65 per cent of network programming originates. Other production centres, both C.B.C. and private, are located in the larger cities such as Halifax, Ottawa, Winnipeg, Edmonton and Vancouver. In radio

95 out of 100 programs are Canadian produced. In television approximately 66 per cent on the English and approximately 76 per cent on the French networks originate in Canada. In both radio and television over 60 per cent of the fare is predominantly entertainment, 25 per cent informational and up to 15 per cent idea or opinion. Apart from the openings for performers, there is considerable scope for artistic talent in the fields of the graphic arts, set and costume design, scenic painting and other branches



of the arts associated with broadcasting.

An International Service, operated by the C.B.C. on behalf of the Canadian Government, transmits shortwave broadcasts in eleven languages and distributes programs on transcription throughout the world.

Since private radio and television stations depend largely on advertising to defray their operating costs, they select programs with wide public appeal in order to reach the largest audience for their advertising. The Canadian Broadcasting Corporation which is not wholly dependent on advertising, offers programs with a more educational emphasis, including many musical programs of a classical and varied nature. Taken as a whole, the television and radio networks of Canada offer many Canadian produced programs that have been internationally praised.

### *Sports*

Canadians are enthusiastic about sports, both as participants and as spectators, and the newcomer should have no difficulty in finding sporting activities that appeal to him. In Canada there appears to be less interest in gymnastics and group exercises than is the case in most European countries, although gymnasium facilities are available at Y.M.C.A. and other group centres and at most large schools.

Canadians spend a considerable amount each year on sports equipment and club fees. Many Canadians own camping equipment and boats with outboard motors and spend their annual vacations along the shores of Canada's many beautiful waterways and lakes or go farther afield in search of fishing or camping places. Many families either own or rent a small summer cottage for the holidays.

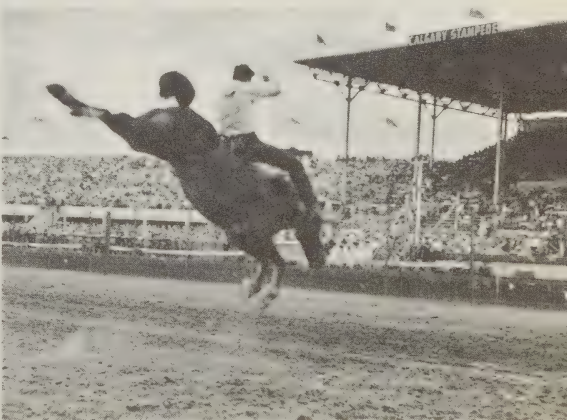
The most popular summer sports in Canada are baseball, swimming, fishing, golf and lawn bowling. Well-organized facilities for other sports, such as tennis, sailing, water skiing, canoeing, and horseback riding, are also available in many communities. In the autumn, the main interest of Canadians is centred on football.



A lakeside vacation setting. Many Canadians own lakeside summer cottages.



National Hockey League teams in action at Maple Leaf Gardens, Toronto, Ontario.



Trying his hand at a tough sport, bronco-busting at the world-famous Calgary Stampede, in the province of Alberta.

Soccer is played by schools and universities as well as professional teams. It is a sport that is watched with enthusiasm by more Canadians every year. In winter, ice skating, hockey and curling are very popular. Skiing has always been a popular sport and the number of ski resorts and enthusiasts are increasing every year. Badminton and squash are commonly played at clubs in the larger centres.

In the larger centres well-established organizations such as the Y.M.C.A. and Y.W.C.A. provide an opportunity for engaging in sports and social activities, including dancing, at quite moderate cost.

#### RURAL LIVING CONDITIONS

Living conditions in Canada's country districts are not radically different from those the immigrant is accustomed to at home, and life in rural Canada is vigorous and rewarding: in fact, many people who work in cities prefer the attractions of homes in the surrounding country to the amenities of urban living.

Most farm and country dwellers consider that the advantages of rural life—fresh air, lots of space, one's own garden and livestock, a quieter life—outweigh the comparative isolation and the shortcomings of household facilities that do not match the latest fashions in domestic comfort.

One of the distinguishing features of life in Canada is distance. The truly rural Canadian, for example, may often live at a considerable distance from neighbours and the nearest town. Distances to-day, however, are much less important due to enormous and continuous developments in the construction of new roads and highways. Most farmers and people in small towns have their own automobiles or trucks.

Living conditions in rural areas in Canada

are, of course, different from those in the city. However, an increasing number of farm homes are acquiring "city" conveniences: more than 90 per cent now have electricity, as compared to only 50 percent in 1949.

The method of heating is one way in which farmhouses, or homes in small towns, may differ from the usual city home. Although many country homes have central heating, the wood stove is frequently used, and its heat distributed to the rooms by means of air ducts. The wood stove is commonly used for cooking where there is no electricity.

Hot and cold running water, too, may not always be found in rural homes to the same extent as in a city. However, the prices of plumbing and heating equipment have declined in recent years, bringing them within the budget of the average farm or small-town dweller. The majority of Canadian farms and small-town homes have their own wells from which they pump fresh water for all purposes.

The social pattern in the small towns, villages and outlying areas of Canada does not differ in any major respect from rural social patterns in other settled parts of the world. The rural Canadian is, by tradition, a friendly, gregarious person with a lively interest in the social life of his community. In this respect, country life in Canada reflects many European influences. In most country districts there are numerous recurring local events which help to sustain friendly social conditions. Such events as church groups, dances, teas, clubs, and card parties are common to rural Canada, particularly in the winter. Roads and main highways are kept open even in severe snow storms so that road transport and communications are little affected in the depths of the winter months.

Late spring flowers. Acres of tulips line the parkland of the Driveway of the nation's capital, famous for its annual display — the largest in North America.







Health Centre. Many mothers welcome free guidance in child care at health centres in all the larger towns and cities in Canada.



## Social Welfare Services

*In Canada various schemes, some local and some national, some voluntary and some public, are available to meet the social security needs of the people. A national system of unemployment insurance and provincial systems of workmen's compensation offer protection to the employee. There are government allowances for children, old people and handicapped people, and provision for cases of special family need. A hospital insurance plan and various medical insurance plans are available in most parts of the country. All these social welfare schemes, of course, have their origins in specific Canadian conditions, and immigrants, should not expect to find in Canada exactly the same social security programs as in the country from which they have emigrated.*

### UNEMPLOYMENT INSURANCE

Unemployment insurance is provided in Canada by the federal government from a fund to which workers contribute a small amount from each pay cheque, based on the level of their earnings. Employers make a matching contribution for each such worker on their staff. The federal government also makes a contribution equal to one fifth of the total paid by employees and by employers, and pays all the costs of administration.

All employed persons are covered by unemployment insurance unless specifically excepted. Generally speaking, the insurance covers people on hourly, daily, piece or mileage rates of pay regardless of the amount of earnings, and salaried persons earning not more than \$5,460 a year. Occupations not covered by unemployment insurance are those in agriculture, domestic service, school teaching, the permanent civil service, most hospitals, and a few other occupations.

When a worker is laid off due to a shortage of work, he may obtain benefit

payments if he has made the required number of contributions and is ready, able and willing to take suitable work immediately. A person who is not seeking work is not entitled to benefit. There is an initial waiting period of one week before benefits are paid, and there may be additional postponements up to six weeks in special cases where it can be shown that the worker has refused opportunities for suitable employment, has been discharged for misconduct or has left his employment of his own accord. The benefits for unemployed persons range from \$6 to \$36 a week, depending on their past earnings and on whether the claimant has a dependant.

To receive benefits a person must first show the Unemployment Insurance Commission office in his district that he or she is unemployed and is available for employment. To qualify for benefits a person must have made at least 30 weekly contributions during the past 104 weeks, and eight of these contributions must have been made in the past 52 weeks. On a subsequent claim, at least 24 of the 30 weekly contributions must have been made since the

commencement of the previous claim or in the last 52 weeks, whichever is the longer period. These periods may be extended to cover time lost through sickness or time spent in non-insured employment or self employment, or for other special reasons.

In addition to regular benefits, a person who is unemployed between December 1 and May 15 may qualify for seasonal benefits if he has used up regular benefits, or does not have enough contributions to qualify for regular benefits but has made at least 15 weeks' contributions since the previous March 31 or his previous benefit period has terminated after the week in which 15th of May occurred.

*There are no citizenship requirements for unemployment insurance and the benefit payments are not subject to income tax.*

#### WORKMEN'S COMPENSATION

If a workman is employed in an industry covered by a provincial Workmen's Compensation Act, he is eligible for compensation for injury suffered on the job or resulting from an industrial disease, unless he is disabled for less than a stated number of days. For any disability arising out of his employment, no matter what the length of disability, he is entitled to free medical aid, including hospitalization, as long as needed.

Compensation and medical aid are paid from an Accident Fund to which employers are required to contribute and which provides a system of mutual insurance. No contribution towards the benefits provided may be collected from the worker.

A very large number of industries and occupations are covered by each provincial Act, including lumbering, mining, construction and manufacturing. Hospitals, shops, hotels and restaurants are covered in most provinces. Some industries or occupations which are not included in the provincial workmen's compensation scheme may secure compensation coverage on the application of the employer and on the payment of the required assessment. Office employees are covered similarly.

A worker covered by the Act has no right to sue his employer for injuries received in the course of employment.

Cash benefits for disability are paid at the rate of 75 per cent of average earnings, subject to a provision that yearly earnings above a specified maximum may not be taken into account. The ceiling on annual earnings varies from one province to another, ranging from \$4,000 to \$6,000. A minimum payment per week or per month is provided in all the Acts. After the period of temporary disability is over, any permanent disability resulting from the accident is determined, and an award made in the form of a life pension or a lump sum. Such awards are based on 75 per cent of the average earnings of the workman for the year prior to the accident.

Where death results from an injury or industrial disease, a payment is made towards the burial expenses of the workman. A widow receives a lump sum cash payment, a pension during her lifetime or until she remarries, and a monthly award for each child under the age limit set by the law (generally 16 years but in Quebec 18, and in New Brunswick, provided a child continues to attend school, 21 years).

The pension to a widow varies from \$65 to \$110 a month and the payment to a dependant child from \$20 to \$45 a month, depending on the province. Somewhat higher monthly payments are provided for orphan children. The amount allowed for funeral expenses ranges from \$200 to \$400.

Additional information on workmen's compensation may be obtained from the annual bulletin "Workmen's Compensation in Canada", published by the federal Department of Labour.

Immigrants are eligible for workmen's compensation benefits from the beginning of their employment in Canada providing there is general coverage for such employment as they undertake. Persons employed in domestic or agricultural work in Canada are not, at present, covered for employment injury, except on a voluntary basis in some provinces.

#### FAMILY ALLOWANCES

All children born in Canada, and all children of newcomers who have lived in Canada for one year, are eligible for family allow-



ances which are paid by the Federal Government (Department of National Health and Welfare).

To qualify for the allowance the child must be under age 16, and must be "maintained" by his parents. Allowances are paid usually to the mother. They are not subject to income tax but there is a smaller income tax exemption for children eligible for the allowances. The allowances are paid monthly by cheque at the following rates: children under 10 years of age, \$6; children aged 10 to 15, \$8. For children of school age the allowances are paid to those who regularly attend school as required by provincial legislation.

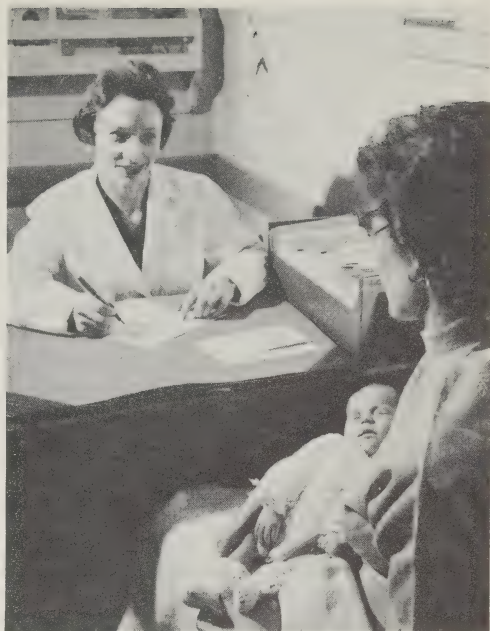
Family assistance is a grant paid by the Federal Government for children of immigrants or of persons returning to Canada after a prolonged absence. It is designed to assist the family during the first year after admission to Canada, or return to Canada for permanent residence. The assistance is payable monthly, at family allowances rates, for one year and is not payable to children eligible for family allowances. Family assistance is paid by the Federal Department of National Health and Welfare.

#### OLD AGE SECURITY

Old age security is paid by the Federal Government at the rate of \$65 a month to all residents of Canada 70 years of age and over, provided they have resided in Canada for at least 10 years. The pension is payable outside the country to any pensioner for the first six months of any absence and is payable indefinitely outside the country to those with at least 25 years residence in Canada since age 21.

#### OLD AGE ASSISTANCE, DISABLED PERSONS' ALLOWANCES AND BLIND PERSONS' ALLOWANCES

The federal and provincial governments co-operate in providing assistance of up to \$65 a month to needy persons aged 65 to 69, those aged 18 and over who are totally and permanently disabled, and persons aged 18 and over who are blind. Payment of assist-



This immigrant nurse, in charge of a clinic, is fluent in several languages.

ance and allowances is made by the provinces, which are reimbursed by the federal government for half the cost of old age assistance and of disability allowances and three quarters of the cost of blindness allowances. The provinces pay additional supplements in cases of special need.

Under each of the three programs recipients must have resided in Canada for 10 years immediately prior to becoming eligible, and his income and property must not exceed a specified value.

#### MOTHERS' ALLOWANCES

All provinces make provision for allowances on behalf of needy mothers when they are deprived of the bread-winner and are unable to maintain their dependant children without assistance. Assistance is granted to mothers whose husbands are dead, are disabled, in mental hospitals, or (in some provinces) in penal institutions, and to deserted, divorced, separated, and unmarried mothers.

To be eligible for these allowances, an applicant must be caring for one or more children of eligible age, and must meet specified conditions primarily of need and residence and, in one province of citizenship, that the child be a Canadian citizen or a British subject, or the mother, a Canadian citizen. Allowances are payable on behalf of children up to 16 years of age, with extensions beyond this age if the child continues to attend school.

The maximum monthly allowance payable to a mother varies from one province to another and depends on the number of children. In some provinces an additional payment is made for a disabled father in the home. The majority of provinces grant supplementary aid where special need is apparent.

#### GENERAL ASSISTANCE

General assistance, including emergency assistance, is available in all provinces to persons who are in need because of unemployment, illness or other reasons. In most provinces assistance is given for food, clothing, shelter and utilities, but it may also cover other aid such as, incapacitation or rehabilitative allowances, post-sanatorium allowances, maintenance costs of boarding or nursing home care, counselling and homemaking services. The program is administered by municipal or provincial welfare departments under provincial legislation. In most provinces, minimum standards of assistance to be observed are set by the province. Costs are borne by the municipal, provincial and federal governments. Special arrangements are made for emergency aid to newcomers to Canada who have not yet acquired residence, usually a period of one year, in any province.

#### HOSPITAL CARE

*Prepaid hospital care at the standard ward level is now provided through federal-provincial hospital insurance programs in all provinces and territories.*

Anyone in Canada suffering from mental illness or tuberculosis also receives free or substantially free hospital care. Other

special groups receiving free hospital care are members of the Armed Forces, veterans (for service-connected illness or disability), Indians, Eskimos, and insured sick mariners.

Each of the provincial hospital insurance programs offers in-patient standard ward care, diagnostic, laboratory and other hospital services. Every province except Alberta provides for some out-patient services of any kind under its hospital insurance program. The out-patient services offered vary from province to province, but often included are emergency care following accidents, diagnostic services, and therapeutic services including minor surgical and medical procedures. Furthermore, some provinces provide certain psychiatric out-patient services.

In seven provinces and the two territories, residents are not required to pay premiums before being eligible for hospital benefits. In Newfoundland, Prince Edward Island, New Brunswick, Quebec, Alberta and British Columbia, Yukon, and Northwest Territories, the plans are financed primarily out of the general revenue. The Nova Scotia hospital scheme is financed by a five per cent provincial hospital tax (on sales).

In three provinces residents are required to pay premiums before being eligible for hospital services. The premium rates are \$2.00 a month for a single person and \$4.00 a month for a family in Manitoba and Saskatchewan and \$2.10 and \$4.20 respectively in Ontario. Persons receiving public or social assistance in these three provinces have their premiums paid by the province or municipalities.

In the provinces of Ontario, Manitoba, and Saskatchewan it is necessary to be enrolled in a hospital scheme and pay a regular premium in order to be insured. Enquiries should be directed to the provincial hospital authority in the province concerned.

In the provinces of British Columbia and Alberta and in the Northwest Territories the patient is required to pay a portion of the cost:

- In British Columbia \$1.00 a day is charged to adults and children (no charge is made for newborn) for hospitalization and \$2.00 each for emergency visits to



hospital. No direct charge is made to people who are receiving public assistance.

- In Alberta, all adult and child patients pay a daily charge of from \$1.60 to \$2.00 (\$1.00 for newborn), except persons receiving public assistance, maternity patients, and certain polio, arthritis, and cancer patients.

- In the Northwest Territories, there is a daily charge of \$1.50 per patient day.

The Immigration Medical Service provides free hospital care to immigrants who become ill en route to their destination or while awaiting employment.

#### MEDICAL CARE

Saskatchewan operates a province-wide medical care insurance program (which came into effect on July 1, 1962), and in two other provinces public medical care programs are established for residents of particular areas of the population. Approximately one-half of the population of Newfoundland receives physicians' services at home or in hospital under the provincially-administered Cottage Hospital Medical Care Plan which is financed in part on a premium basis. Medical indigents not under the plan may also receive care at provincial expense. In addition, all Newfoundland children under the age of 16 years are entitled to free medical and surgical care in hospital. In Manitoba, locally-operated, municipal doctor programs, receiving provincial grants, cover about 28,000 persons. Similar programs covered about 158,000 persons in Saskatchewan prior to July, 1962.

For several years the provinces of Nova Scotia, Ontario, Saskatchewan, Alberta, and British Columbia have financed the cost of providing health services for specified categories of persons in need and receiving regular public assistance. Manitoba began a comprehensive program in 1960.

In some of these provinces the beneficiaries include persons in receipt of means-tested old age security supplements, old age assistance, blindness and disability allowances, mothers' allowances and certain child welfare cases, and unemployed employables. Nova Scotia covers only mother's

allowance recipients and their dependants and blindness allowance recipients. In Saskatchewan, old age assistance recipients (for health services, other than hospital and medical care), disabled persons, blind persons not receiving a supplemental allowance, and persons on local relief (social aid) are the responsibility of the municipality of residence in regard to health services. The Manitoba program covers cases of need among the aged and infirm, including those in nursing homes or institutions, the blind and the physically or mentally disabled, mothers with custody of dependant children, and neglected children.

Indigent persons not covered by these programs may have necessary care financed by the municipalities in which they reside.

Under the Ontario program, the principal medical service covered is physicians' care in the home and office, including certain minor surgical procedures and prenatal and postnatal care. Emergency drugs are a benefit and, since January 1, 1959, basic dental care has been available to the children of mothers' allowance recipients. In addition to such medical services, Nova Scotia provides major and minor surgical and obstetrical services and medical attendance in hospital. The programs in Saskatchewan, Alberta, and British Columbia give complete medical care in the home, office, and hospital, including surgical and obstetrical services, all generally used prescription drugs (except in Alberta, and with a 50 per cent co-charge limitation in Saskatchewan for non-life-saving drugs where financial hardship is not demonstrated), and dental and optical care, sometimes only on special authorization and/or with dollar limits. Prior to July 1, 1962, beneficiaries among the Old Age Assistance group in Saskatchewan were entitled to insured hospital services only, but since that date they have been included under the medical care insurance plan of that province for insured services although personally exempt from premium payments. Services that are paid for in Manitoba include medical and surgical care in homes and doctors' offices, as well as optical and dental care, basic drugs, diagnostic tests, remedial care, appliances,

and treatment including physiotherapy. Chiropody, chiropractic, and emergency transportation may also be provided. Physicians are expected to offer care in hospital without charge as in Ontario.

The medical care insurance program in Saskatchewan requires compulsory enrolment by all eligible residents. The benefits include medical care in home, office, and hospital without limit except as established by medical necessity, and there are no restrictions relating to age or pre-existing conditions. The program is financed by personal premiums plus general revenue contributions. No premiums were levied in respect to 1961 but an annual premium of \$12 per adult or a maximum annual premium of \$24 per family has been levied for 1962. The former municipal doctor plans have been discontinued and special arrangements were being completed in the spring of 1963 to continue the program under local administration in the Swift Current health region.

A number of provinces have developed programs under which free or substantially free services are provided for all residents suffering from specific diseases such as tuberculosis, mental illness, cancer, poliomyelitis and arthritis. No test of means or need is involved in these programs. The Federal Government also provides medical care to members of the armed forces, certain classes of war veterans, Eskimos, Indians, and insured mariners. Some attending doctors serve on salary; others are paid on a negotiated fee-for-service or sessional basis.

#### VOLUNTARY HEALTH INSURANCE SCHEMES

A wide variety of private insurance companies as well as non-profit co-operative or physician-sponsored organizations offer prepaid insurance protection for a stated premium against those hospital services not insured under the federal-provincial hospital insurance program, against expenses for medical, and surgical care, and in some instances against loss of wages for accident or sickness. The premium charged depends upon the type of contract purchased.

In many industrial and group plans (see page 46), the employer pays part of the premium. While these schemes are usually operated only within certain localities, it may sometimes be possible for a person to make arrangements to stay within such a program even though changing his place of residence or his job.

A person who does not belong to any organization that has a group plan or is a person excluded from such a group for reason of age or pre-existing conditions may be eligible to purchase hospital or medical insurance for himself and his dependants from a private company or a voluntary non-profit insurance agency. Private companies also sell insurance against accident or loss of pay to individuals. Again, under some of these plans, it is also possible to retain coverage even after reaching retirement age. It is important that anybody intending to buy insurance inform himself in advance about the plans of several different agencies.

#### CIVILIAN REHABILITATION SERVICES

In all provinces there is a wide range of rehabilitation services for the disabled. These are provided through government bodies, many voluntary agencies, hospitals and rehabilitation centres. Under the Vocational Rehabilitation of Disabled Persons Act, these services are co-ordinated within the provinces, usually through departments of health or welfare. The Act is administered federally by the Department of Labour and enables the federal government to enter into agreements with the provinces to develop within each province comprehensive programs of rehabilitation and to share the costs of making vocational rehabilitation services available to disabled persons. The services which are provided to help the disabled become gainfully employed include assessment, counselling, physical restoration, vocational training and employment placement.

Application for services is made to the provincial rehabilitation authorities, usually to the Director of Rehabilitation Services or the Rehabilitation Co-ordinator within a provincial health or welfare department.



Acceptance of applicants is on the basis of an assessment carried out through the rehabilitation authorities. Usually, an applicant must have a physical or mental disability which prevents the regular pursuit of a substantially gainful occupation, either in paid employment or in looking after the home. Assessment is made by considering the applicant's loss through disability, his remaining capabilities, his personal resources and his vocational potential.

Restorative treatment to reduce or remove the handicapping condition, including such services as medical or surgical procedures, physical and occupational therapy, or the provision of aids and appliances, may be arranged. These services are provided by medical practitioners and other qualified personnel, often through local hospitals, clinics and centres.

Vocational training for disabled persons may be arranged by the provincial rehabilitation authorities through the established training programs in the provinces. In some cases, on-the-job training may be arranged.

Placement of disabled persons in employment is carried out through the National

Employment Service in co-operation with the rehabilitation authorities or may, in some instances, be undertaken by the provincial rehabilitation authorities directly.

Assessment, counselling and placement services are provided free of charge. Where other costs or fees for service are involved, consideration may be given to the individual's ability to contribute.

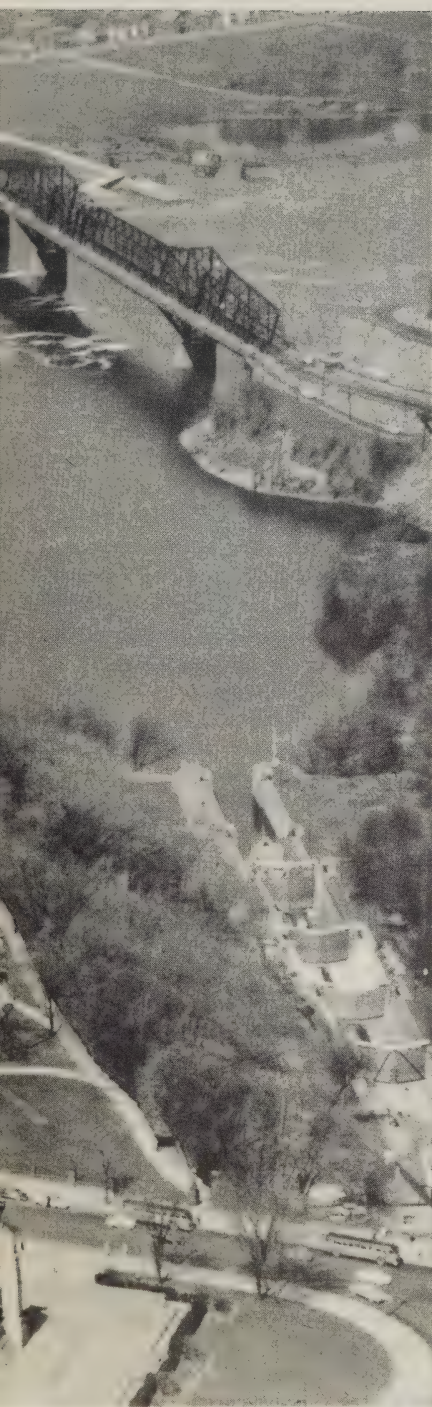
The expansion of medical rehabilitation services and facilities is encouraged through federal-provincial Health Grants, administered by the federal Department of National Health and Welfare. Rehabilitation services for children are provided through many government and voluntary organizations throughout the country. The rehabilitation of injured workmen is the responsibility of Workmen's Compensation Boards in each province. Voluntary agencies play a large role in providing services to the disabled.

The over-all trend in rehabilitation in Canada is towards co-operation among all the groups and organizations concerned with, or providing services for, the disabled and the Civilian Rehabilitation Program is designed to encourage this co-ordinated approach.



The federal Houses of Parliament situated on the south bank of the Ottawa River, Ottawa, Ontario.





## Government

*Canada is an independent nation, with a democratic parliamentary system of government. The modern Canadian federal state was established by the British North America Act of 1867. Canada now consists of ten provinces and two northern territories, the Yukon Territory and the Northwest Territories.*

### THE CONSTITUTION OF CANADA

While the British North America Act is popularly regarded as the Constitution of Canada, it is not an exhaustive statement of the laws and rules by which Canada is governed. The Constitution of Canada in its broadest sense includes Parliament, statutes of the Parliament of Canada relating to such matters as the Senate, the House of Commons, electoral districts, elections, and also statutes of provincial legislature relating to provincial government and provincial legislative assemblies. Other written instruments, and orders in council passed since the British North America Act, also form part of the Canadian constitutional system.

The B.N.A. Act divided legislative and executive authority between the Federal Government on the one hand and the several provinces on the other. The Parliament of Canada was assigned authority over control of the armed forces, the regulation of trade and commerce, banking, credit, currency and bankruptcy, criminal law, postal services, the fisheries, patents and copyrights, the census and statistics,

the raising of money by taxation and, in the field of communication, such matters as navigation and shipping, railways, canals, and telegraphs. In addition, the Federal Government was endowed with a residual authority in matters beyond those specifically assigned to the provincial legislatures and including the power to make laws for the peace, order and good government of Canada.

The provinces, on the other hand, were granted powers embracing mainly such matters of local or private concern as property and civil rights, education, civil law, provincial company charters, municipal government, hospitals, licenses, the management and sale of public lands, and direct taxation within the province for provincial purposes.

The preservation of both the English and French languages was safeguarded by the provision that either language may be used in the debates of the Parliament of Canada and of the Legislature of Quebec and in any federal court in Canada; and that both languages shall be used in the respective records and journals and in the published Acts of the Parliament of Canada and of the Legislature of Quebec. Canada is also a member of the British Commonwealth of Nations.

*The Queen.* Her Majesty Queen Elizabeth II is Queen of Canada. Her personal representative in Canada is the Governor General, appointed by Her Majesty on the advice of her Canadian Prime Minister for a term of five years. He exercises the executive authority of the Queen in relation to the Government of Canada. On the recommendation of his responsible advisers, he summons, prorogues and dissolves Parliament, assents to Bills and exercises other executive functions.

#### *The Parliament of Canada*

The federal legislative authority is vested in the Parliament of Canada, consisting of the Senate and the House of Commons. Both the House of Commons and the Senate must pass all legislative Bills. Both bodies may originate legislation, but only the House of Commons may introduce Bills for the expenditure of public money or the

imposition of any tax.

*The House of Commons.* Members of the House of Commons are elected in a general election usually held subsequent to the normal dissolution of Parliament by the Governor General on the advice of the Prime Minister at any time up to the end of five years after the last election. Occasionally a general election may be called subsequent to a grant of dissolution following defeat of a government measure or passage of a vote of want of confidence by the House in the government of the day.

Electors include all Canadian citizens or British subjects, male or female of the age of 21 or over, who have been resident in Canada for 12 months prior to polling day, with certain exceptions.

Seats in the House of Commons are distributed geographically as follows:

Newfoundland.....	7
Prince Edward Island.....	4
Nova Scotia.....	12
New Brunswick.....	10
Quebec.....	75
Ontario.....	85
Manitoba.....	14
Saskatchewan.....	17
Alberta.....	17
British Columbia.....	22
Yukon Territory.....	1
MacKenzie District Northwest Territories.....	1
TOTAL.....	265

The leader of the Party winning the most seats in the general election is called upon by the Governor General to form a government. He becomes the Prime Minister and generally chooses party colleagues from among the elected members to form the Cabinet. If he wishes to have in his Cabinet someone who is not a member of the House of Commons, that person must secure a seat in the House within a short time through a by-election. The Prime Minister and all his ministers in charge of departments of government sit in the House of Commons, although a minister without portfolio may be a member of either of the House or the Senate.

The Cabinet is responsible for determining all important policies of government



and securing the passage of such legislation, financial measures and administrative provisions as their supporters may approve. The Ministers of the Crown, as the members of the Cabinet are called, are chosen generally to represent all regions of the country and its principal cultural, religious and social interests.

*The Opposition.* The choice of the Canadian electorate not only determines who shall govern Canada, but, by deciding which Party receives the second largest number of seats in the House of Commons, it designates which of the major parties becomes the Official Opposition. The function of the Opposition is to offer constructive criticism of the government of the day. In 1927 the importance of the work of the Leader of the Opposition was recognized in the provision of a special salary to be paid him in addition to his indemnity as a member of the House.

*The Senate.* The Senate is composed of 102 members appointed for life by the Governor General, on the nomination of the Prime Minister. Senators are chosen to represent all geographical areas of Canada.

While the Ministers of the Crown carry the political responsibilities of their respective departments, the federal service forms the staffs of the twenty departments and of various boards, commissions, corporations, bureaus and other agencies of the government. The day-to-day administration of a department is handled by a permanent head, usually known as deputy minister. As of September 30, 1961, there were 349,138 federal employees.

#### PROVINCIAL GOVERNMENT

Similar political institutions and constitutional usages operate in the government of the ten provinces as in that of the nation as a whole. In each province the Queen is represented by a Lieutenant-Governor appointed by the Governor General in Council, usually for a term of five years. The powers of the Lieutenant-Governor in the provincial sphere are essentially the same as those of the Governor General in the federal sphere.

The Legislature of each of the provinces comprises, in addition to the Lieutenant-Governor, a Legislative Assembly elected

for a term of five years and, for Quebec only, a Legislative Council of 24 members appointed for life by the Lieutenant-Governor in Council. The franchise in provincial elections is granted, generally speaking, to every adult 21 years of age or over, although in Saskatchewan it is 18, and in Alberta and British Columbia the age is 19 years. The conventions of cabinet government operate in the Legislative Assembly of each of the provinces as in the House of Commons at Ottawa.

#### TERRITORIAL GOVERNMENT

The vast and sparsely populated regions of northern Canada lying outside the ten provinces and comprising the Yukon Territory and the Northwest Territories have attained both elected representation in the House of Commons and a measure of local self-government. The local government of the Yukon Territory is composed of a Commissioner, appointed by the Federal Government, and a locally elected Legislative Council. The Government of the Northwest Territories is vested in a Commissioner assisted by a Council of nine members, of whom four are elected by popular franchise in the Territories and five are appointed by the Federal Government from among federal officials. The Council is advised by the Eskimo Affairs Committee, in which two Eskimos are members.

#### LOCAL GOVERNMENT

As local government at the municipal level falls under the jurisdiction of the provinces, there are ten district systems of municipal government in Canada, as well as many variations within each system. The variations are attributable to differences in historical development and in area and population density of the 4,300 incorporated municipalities. Possessing the power exclusively to make laws respecting municipal institutions, the provincial legislature of each province has divided its territory into varying geographical areas. Municipalities are incorporated by provincial legislation and have various powers and responsibilities suited to their classification. A municipality is governed by an elected council. The

responsibilities of the municipalities are generally those most closely associated with the citizen's everyday life, his well-being and his protection.

#### THE JUDICIARY

The Canadian courts of Law are independent bodies. Each province has its police division, county and supreme courts, with right of appeal being available throughout provincial courts and to the federal Supreme Court of Canada. At the federal level there is also the Exchequer Court, in which proceedings instituted by or against the

Crown may be launched and from which appeals may be made to the Supreme Court. All judges, except police magistrates and judges of the courts of probate in Nova Scotia and New Brunswick, are appointed by the Governor General in Council and their salaries are fixed and paid by the Parliament of Canada. They cease to hold office on attaining the age of 75 years.

Legislation concerning criminal law and the procedure in criminal matters is under the jurisdiction of the Parliament of Canada. The provinces administer justice within their own establishment of procedure in civil matters.



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Canadian Broadcasting Corporation

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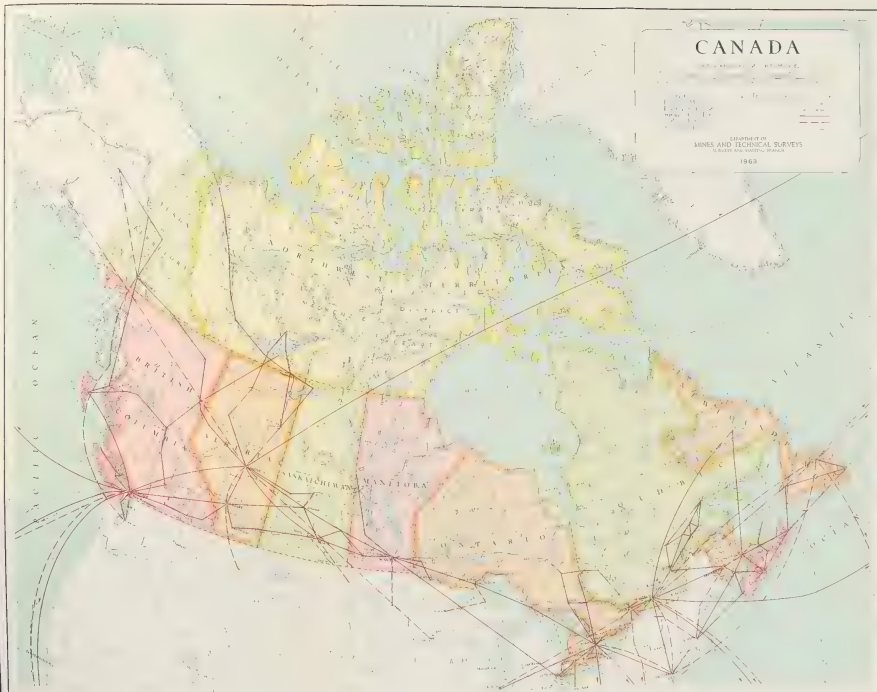
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